# B1 (Official Form 1) (1/08)

United States Bankruptcy Court District of Maryland						Volunta	ry Petition
Name of Debtor (if individual, enter Last, First, Middle):  Kyei- Asare, Kofi				Name of Joint Debtor (Spouse) (Last, First, Middle):  Kyei-Asare, Beatrice			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Social Security or Individu No./Complete EIN (if more than one, state all): xxx-xx-6475	nal-Taxpayer I.D. (ITIN)	)	No./Comp	digits of Social Secuplete EIN (if more than		l-Taxpayer I.D	. (ITIN)
Street Address of Debtor (No. & Street, City, an 13108 English Turn Drive Silver Spring, MD 20904	ZIP	CODE <b>04-0000</b>	131	dress of Joint Debtor 08 English Turi ver Spring, MD 2	n Drive	y, and State):	ZIP CODE <b>20904-0000</b>
County of Residence or of the Principal Place Montgomery	e of Business:			Residence or of the ntgomery	Principal Place	of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailing A	ddress of Joint Debt	or (if different from	n street address):	
	ZIP (	CODE					ZIP CODE
Location of Principal Assets of Business Deb	otor (if different from street	address above):					
Type of Debtor (Form of Organization)		of Business one box.)			er of Bankrupto ne Petition is Fil		
(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.)	Tax-Exe (Check box Debtor is a tax-exe	empt Entity t, if applicable.) mpt organization	n under Title	defined in 11 U.S "incurred by an in	Nature ( (Check of the consumer debts, and the consumer debts debt	Foreign Main Proceedings of Petitis Foreign Nonmain of Debts one box)	ion for Recognition of a
PIII F (CL )	26 of the United S Revenue Code).	States Code (the	Internal		, or household purp		
Filing Fee (Check Full Filing Fee attached  Filing Fee to be paid in installments (Applicable application for the court's consideration certifyi except in installments. Rule 1006(b). See Offi  Filing Fee waiver requested (Applicable to chap signed application for the court's consideration.	e to individuals only) Must ng that the debtor is unable cial Form 3A. oter 7 individuals only). Mu	to pay fee	Debtor Check if: Debtor affiliates) ar Check all a A plan Accept		debtor as defined in ent liquidated debts petition.	U.S.C. § 101(51 n 11 U.S.C. § 10	1(51D). s owed to insiders or
Statistical/Administrative Information  Debtor estimates that funds will be available fo  Debtor estimates that, after any exempt propert creditors.						nsecured	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 20	1,000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	
\$50,000 \$100,000 \$500,000 to	500,001 \$1,000,001 \$1 to \$10 illion million	\$10,000,001 to \$50 million	\$50,000 to \$100 million	,001 \$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	500,001 \$1,000,001 \$1 to \$10 illion million	\$10,000,001 to \$50	\$50,000 to \$100	001 \$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

**B1** (Official Form 1) (1/08)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Kofi Kyei- Asare  Beatrice Kyei-Asare				
All Prior Bankruntcy Cases Filed Within Las	st 8 Years (If more than two, attach additional sheet.)				
Location Location	Case Number:	Date Filed:			
Where Filed: - None - Location	Coop Number	Data Eiladi			
Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner, or	· Affiliate of this Debtor (If more than one, attach a	dditional sheet.)			
Name of Debtor: - None -	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  Exhibit B  (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  Exhibit B  (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					
chapter 11.)  Exhibit A is attached and made a part of this petition.	or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the noti required by 11 U.S.C. § 342(b).  X /s/ Howard M. Heneson May 18, 2009 Signature of Attorney for Debtor(s)  Date				
T. 1.1	ibit C	Date			
Does the debtor own or have possession of any property that poses or is alleged to Yes, and Exhibit C is attached and made a part of this petition.  No	pose a threat of miniment and identifiable narm to pub.	ne neam or salety?			
Exhibit D completed and signed by the debtor is attached and made a part of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made as a part of the point debtor is attached.					
	ng the Debtor - Venue				
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 d	of business, or principal assets in this District for 180 d	ays immediately			
There is a bankruptcy case concerning debtor's affiliate, general par	rtner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	t is a defendant in an action or proceeding [in a federal	this District, or or state court] in			
	es as a Tenant of Residential Property blicable boxes.				
Landlord has a judgment against the debtor for possession of debtor following.)					
(Name of landlord that obtained judgment)	<u> </u>				
(Address of landlord)	<u> </u>				
Debtor claims that under applicable nonbankruptcy law, there are c permitted to cure the entire monetary default that gave rise to the ju possession was entered, and					
Debtor has included in this petition the deposit with the court of an period after the filing of the petition.	y rent that would become due during the 30-day				
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1))				

B1 (Official Form 1) (1/08) Page 3 Voluntary Petition Name of Debtor(s): Kofi Kyei- Asare (This page must be completed and filed in every case) **Beatrice Kyei-Asare Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor in [If petitioner is an individual whose debts are primarily consumer debts and a foreign proceeding, and that I am authorized to file this petition. 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 (Check only one box.) available under each such chapter, and choose to proceed under chapter 7. ☐ 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 [If no attorney represents me and no bankruptcy petition preparer signs the are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). 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 I request relief in accordance with the chapter of title 11, United States granting recognition of the foreign main proceeding is attached. Code, specified in this petition. x /s/ Kofi Kyei- Asare Signature of Debtor x /s/ Beatrice Kyei-Asare Signature of Foreign Representative Signature of Joint Debtor Printed Name of Foreign Representative Telephone Number (If not represented by attorney) May 18, 2009 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer x /s/ Howard M. Heneson Signature of Attorney for Debtor(s) Howard M. Heneson 09019 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 Printed Name of Attorney for Debtor(s) have provided the debtor with a copy of this document and the notices and Howard M. Heneson, PA information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if Firm Name rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting 810 Gleneagles Court a maximum fee for services chargeable by bankruptcy petition preparers, I have Suite 301 given the debtor notice of the maximum amount before preparing any document Towson, MD 21286 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official form 19 is attached. Address hheneson@bankruptcvmd.com 410-494-8388 Fax:410-494-8389 Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer May 18, 2009 Social-Security number (If the bankruptcy petition preparer is not an individual, state Date 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) 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 Date The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Bankruptcy Petition Preparer or officer, principal, responsible Signature of Authorized Individual person, or partner whose social security number is provided above. Printed Name of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Title of Authorized Individual an individual Date 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	Kofi Kyei- Asare Beatrice Kyei-Asare		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/ Kofi Kyei- Asare
Kofi Kyei- Asare
Date: May 18, 2009

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

### United States Bankruptcy Court District of Maryland

In re	Kofi Kyei- Asare Beatrice Kyei-Asare		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 Debton.
Signature of Debtor: /s/ Beatrice Kyei-Asare  Beatrice Kyei-Asare
Date: May 18, 2009

**B4** (Official Form 4) (12/07)

Kofi Kwai Asara

# **United States Bankruptcy Court District of Maryland**

In re	Beatrice Kyei-Asare		Case No.	
	•	Debtor(s)	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 commailing address, including zip code employee, agent, or department of familiar with claim who may be considered.		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]
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Foreclosure deficiency		103,000.00
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	646 Portland Street, Balto., MD (Rental Property)		74,904.00 (275,000.00 secured) (260,209.00 senior lien)
Bank Of America Attn: Bankruptcy NC4-105-02- 77 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	CreditCard		34,052.00
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	634 Portland Street, Balto., MD (Rental Property)		63,897.00 (275,000.00 secured) (243,619.00 senior lien)
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	CreditCard		15,418.00
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		10,913.00
Suntrust Bank P.O. Box 15298 Wilmington, DE 19850	Suntrust Bank P.O. Box 15298 Wilmington, DE 19850	credit card		9,889.00
Countrywide Home Loans 450 American Street Simi Valley, CA 93065	Countrywide Home Loans 450 American Street Simi Valley, CA 93065	647 Portland Street, Balto., MD (Rental Property)		252,000.00 (243,000.00 secured)

B4 (Offic	mai Form 4) (12/07) - Cont.		
	Kofi Kyei- Asare		
In re	Beatrice Kyei-Asare	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]
Suntrust Bank P.O. Box 15298 Wilmington, DE 19850	Suntrust Bank P.O. Box 15298 Wilmington, DE 19850	credit card		6,500.00
First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850	First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850	CreditCard		6,265.00
First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850	First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850	CreditCard		4,082.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		2,981.00
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	credit card		2,484.00
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	CreditCard		2,277.00
Market Usa Federal Cu 8871 Gorman Rd Ste 100 Laurel, MD 20723	Market Usa Federal Cu 8871 Gorman Rd Ste 100 Laurel, MD 20723	CheckCreditOrLine OfCredit		956.00
Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729	Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729	654 Dover Street, Balto., MD (Rental Property)		185,849.00 (185,000.00 secured)
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040	Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040	ChargeAccount		487.00

B4 (Offic	tial Form 4) (12/07) - Cont.		
	Kofi Kyei- Asare		
In re	Beatrice Kyei-Asare	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, **Kofi Kyei- Asare** and **Beatrice Kyei-Asare**, 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	May 18, 2009	Signature	/s/ Kofi Kyei- Asare	
	<u> </u>		Kofi Kyei- Asare	
			Debtor	
Date	May 18, 2009	Signature	/s/ Beatrice Kyei-Asare	
			Beatrice Kyei-Asare	
			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.

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

# United States Bankruptcy Court District of Maryland

In re	Kofi Kyei- Asare,		Case No.	
	Beatrice Kyei-Asare			
_		Debtors	Chapter	11

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2,833,000.00		
B - Personal Property	Yes	4	110,782.74		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	4		2,802,164.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		199,304.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			9,792.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,668.00
Total Number of Sheets of ALL Schedu	ıles	21			
	To	otal Assets	2,943,782.74		
			Total Liabilities	3,001,468.00	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court District of Maryland**

In re	Kofi Kyei- Asare,		Case No	
	Beatrice Kyei-Asare			
-		Debtors	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)	0.00
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	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	9,792.00
Average Expenses (from Schedule J, Line 18)	9,668.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	12,207.00

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		102,478.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		199,304.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		301,782.00

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

In re	Kofi Kyei- Asare,
	Beatrice Kyei-Asare

#### Debtors

### SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 13108 English Turn Drive, Silver Spring MD (Residence)	Tenants by the Entireti	es J	810,000.00	783,472.00
653 Dover Street, Balto., MD 21230 (Rental Property)	Tenants by the Entireti	es J	185,000.00	167,158.00
643 Melvin Drive, Balto., MD 21230 (Rental Property)	Tenants by the Entireti	es J	215,000.00	179,836.00
652 Dover Street, Balto., MD 21230 (Rental Property)	Tenants by the Entireti	es J	185,000.00	156,000.00
634 Portland Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	275,000.00	307,516.00
640 Portland Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	275,000.00	255,220.00
646 Portland Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	275,000.00	335,113.00
647 Portland Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	243,000.00	252,000.00
654 Dover Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	185,000.00	185,849.00
646 Dover Street, Balto., MD (Rental Property)	Tenants by the Entireti	es J	185,000.00	180,000.00

Sub-Total > 2,833,000.00 (Total of this page)

2,833,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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

In re	Kofi Kyei- Asare,	Case No
	Beatrice Kyei-Asare	

### Debtors

### SCHEDULE B - PERSONAL PROPERTY

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

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

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

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	J	500.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Bank of America checking account	J	500.00
	shares in banks, savings and loan, thrift, building and loan, and	Bank of America Savings account	J	10.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Market USA Federal Credit Union checking account	t H	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	misc. household goods	J	7,220.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	misc. clothing	н	1,100.00
		misc. clothing	W	950.00
7.	Furs and jewelry.	misc. jewelry	н	220.00
		misc. jewelry	W	400.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or	\$100,000.00 New York Life Whole Life Insurance Policy - Spouse beneficiary	н	Unknown
	refund value of each.	\$200,000.00 New York Life Whole Insurance - Spouse is beneficiary	W	Unknown
			Sub-Tota	al > 11,100.00
		(Total	of this page)	

**3** continuation sheets attached to the Schedule of Personal Property

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

In re	Kofi Kyei- Asare,
	Beatrice Kyei-Asare

Case No.

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		Employer sponsored 403B	Н	30,615.80
	plans. Give particulars.		Profit sharing Plan of the Methodist Home of the district of Columbia	W	48,266.94
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(To	Sub-Tota of this page)	al > <b>78,882.74</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Kofi Kyei- Asare,
	Beatrice Kyei-Asare

Case No.

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		N	(Continuation Sheet)	Husband,	Current Value of
	Type of Property	O N E	Description and Location of Property	Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.		Kofi Kyei-Asare v. Marta F. Glasel - contract case Jeffrey Tapper, Esq. attorney for Plainiff Case No. 010100388432008	Н	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
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.	X			
25.	Automobiles, trucks, trailers, and	2	2003 Toyota Sequoia - Approx. Mileage 73,000	J	11,950.00
	other vehicles and accessories.	•	1996 Toyota Avalon - Approx. Mileage 196,000	w	2,000.00
			1998 Mercedes-Benz ML320 - Approx. Mileage 130,000	Н	5,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		(1) lap top computer, (1) desk top computer, (1) printer, (1) fax machine	J	1,850.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
				Sub-Tota	al > <b>20,800.00</b>
			(Tota	l of this page)	-,

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

# Case 09-18973 Doc 1 Filed 05/18/09 Page 17 of 49

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

In re	Kofi Kyei- Asare, Beatrice Kyei-Asare			Case No	
		SCHED	Debtors  ULE B - PERSONAL PROPER  (Continuation Sheet)	ГΥ	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farr	n supplies, chemicals, and feed.	X			
35. Other not a	er personal property of any kind already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page) Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

110,782.74

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

In re Kofi Kyei- Asare, Beatrice Kyei-Asare

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$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
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit		
Bank of America checking account	Tenants by the Entirety Common Law	500.00	500.00
Bank of America Savings account	Tenants by the Entirety Common Law	10.00	10.00
Market USA Federal Credit Union checking account	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	200.00	200.00
Household Goods and Furnishings misc. household goods	Tenants by the Entirety Common Law	7,220.00	7,220.00
Wearing Apparel misc. clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	1,100.00	1,100.00
misc. clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	900.00	950.00
	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	50.00	
Furs and Jewelry			
misc. jewelry	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	220.00	220.00
misc. jewelry	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	400.00	400.00
Interests in Insurance Policies \$100,000.00 New York Life Whole Life Insurance Policy - Spouse beneficiary	Md. Code Ann., Ins. § 16-111(a)	100%	Unknown
\$200,000.00 New York Life Whole Insurance - Spouse is beneficiary	Md. Code Ann., Ins. § 16-111(a)	100%	Unknown
Interests in IRA, ERISA, Keogh, or Other Pension of Employer sponsored 403B	or Profit Sharing Plans Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	1.00	30,615.80
Profit sharing Plan of the Methodist Home of the district of Columbia	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	100%	48,266.94
Other Contingent and Unliquidated Claims of Every Kofi Kyei-Asare v. Marta F. Glasel - contract case Jeffrey Tapper, Esq. attorney for Plainiff Case No. 010100388432008	<u>y Nature</u> Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Toyota Sequoia - Approx. Mileage 73,000	Tenants by the Entirety Common Law	11,950.00	11,950.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Kofi Kyei- Asare,	Case No.
	Beatrice Kyei-Asare	

### Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1996 Toyota Avalon - Approx. Mileage 196,000	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	2,000.00	2,000.00
1998 Mercedes-Benz ML320 - Approx. Mileage 130,000	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	5,000.00	5,000.00
Office Equipment, Furnishings and Supplies (1) lap top computer, (1) desk top computer, (1) printer, (1) fax machine	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,850.00	1,850.00

Total: **79,667.94 110,282.74** 

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

In re	Kofi Kyei- Asare,
	Beatrice Kyei-Asare

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

other security interests.

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	1-Q1-D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328		J	646 Dover Street, Balto., MD (Rental Property)	Ť	A T E D			
Account No. <b>3640018873463</b>	+	<u> </u>	Value \$ 185,000.00  Opened 12/01/04 Last Active 2/13/09	-			180,000.00	0.00
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		J	640 Portland Street, Balto., MD (Rental Property)					
Account No. <b>073360503</b>	+	<u> </u>	Value \$ 275,000.00  Mortgage	+	H		196,000.00	0.00
Countrywide Home Loans 450 American Street Simi Valley, CA 93065		J	647 Portland Street, Balto., MD (Rental Property)					
		_	Value \$ 243,000.00	_			252,000.00	9,000.00
Account No. 5890012411096  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 3/01/06 Last Active 4/27/09 646 Portland Street, Balto., MD (Rental Property)					
			Value \$ 275,000.00				260,209.00	0.00
_3 continuation sheets attached			(Total of t	Subt his		-	888,209.00	9,000.00

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

In re	Kofi Kyei- Asare, Beatrice Kyei-Asare		Case No.	
_		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5890012411104  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 3/01/06 Last Active 12/16/08 634 Portland Street, Balto., MD (Rental Property)  Value \$ 275,000.00	T	TEC	243,619.00	0.00
Account No. 5890012941324  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 10/01/05 Last Active 4/14/09 652 Dover Street, Balto., MD 21230 (Rental Property)  Value \$ 185,000.00			156,000.00	0.00
Account No. 5890014922371  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 5/01/06 Last Active 12/16/08 653 Dover Street, Balto., MD 21230 (Rental Property)  Value \$ 185,000.00			148,720.00	0.00
Account No. 5890014922397  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 5/01/06 Last Active 2/25/09 653 Dover Street, Balto., MD 21230 (Rental Property)  Value \$ 185,000.00			18,438.00	0.00
Account No. 5890014923072  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 6/01/06 Last Active 9/11/08 643 Melvin Drive, Balto., MD 21230 (Rental Property)			·	
Sheet 1 of 3 continuation sheets atta Schedule of Creditors Holding Secured Claim		l d to	Value \$ 215,000.00  (Total of	Sub this		160,000.00 726,777.00	0.00

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

In re	Kofi Kyei- Asare,		Case No.	
	Beatrice Kyei-Asare		_	
_		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C	I NATION OF LIENT AND	CONTINGEN	UNLIQUIDAT	ISPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5890014923080  Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029		J	Opened 6/01/06 Last Active 12/16/08 643 Melvin Drive, Balto., MD 21230 (Rental Property)  Value \$ 215,000.00	T	D A T E D		19,836.00	0.00
Account No. 6681008458836			Opened 8/01/06 Last Active 4/17/09				10,000.00	0.00
Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729		J	654 Dover Street, Balto., MD (Rental Property)					
	╀		Value \$ 185,000.00				185,849.00	849.00
Account No. 80140650  Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		J	Opened 3/01/06 Last Active 8/18/08 646 Portland Street, Balto., MD (Rental Property)					
Account No. <b>80140619</b>	╁	L	Value \$ 275,000.00  Opened 3/01/06 Last Active 7/14/08	-			74,904.00	60,113.00
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		J	634 Portland Street, Balto., MD (Rental Property)					
	┖		Value \$ 275,000.00				63,897.00	32,516.00
Account No. 80140569  Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		J	Opened 3/01/06 Last Active 2/17/09 640 Portland Street, Balto., MD (Rental Property)					
			Value \$ 275,000.00				59,220.00	0.00
Sheet 2 of 3 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	) (Total of t	Subt his j			403,706.00	93,478.00

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

In re	Kofi Kyei- Asare,		Case No.	
	Beatrice Kyei-Asare			
		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	A H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	I D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5120041911033	T	T	Opened 1/01/06 Last Active 3/02/09	<b> </b>	A T E D			
World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251		J	Location: 13108 English Turn Drive, Silver Spring MD (Residence)		D			
		$\perp$	Value \$ 810,000.00				703,486.00	0.00
Account No. 5120044967628			Opened 1/01/07 Last Active 3/16/09					
World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251		J	Location: 13108 English Turn Drive, Silver Spring MD (Residence)					
			V. 1	4			<b></b>	
Account No.	╁	╀	Value \$ 810,000.00	+		H	79,986.00	0.00
			Value \$					
Account No.		Т						
			Value \$					
Account No.								
			Value \$					
Sheet 3 of 3 continuation sheets atta		d to	)	Sub			783,472.00	0.00
Schedule of Creditors Holding Secured Claims	S		(Total of			ŀ		
			(Report on Summary of So		ota lule		2,802,164.00	102,478.00

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

•			
In re	Kofi Kyei- Asare,	Case No.	
	Beatrice Kyei-Asare		
_		Debtors ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* 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 busines 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).

continuation sheets attached

<sup>\*</sup> 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.

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

In re	Kofi Kyei- Asare, Beatrice Kyei-Asare		Case No.	
_		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CDEDITOD'S NAME	C	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND	ONTINGEN	NLLO	SPUTED	AMOUNT OF CLAIM
Account No. 1127138355			Foreclosure deficiency	٦ <sub>٢</sub>	T E		
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328		J			D		103,000.00
Account No. 9214			Opened 1/01/98 Last Active 4/17/09		<u> </u>		,
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		J	CreditCard				15,418.00
Account No. 3112  Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		н	Opened 2/01/01 Last Active 3/10/09 CreditCard				13,410.00
A (N 5440			and the send				2,277.00
Account No. 5110  Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		н	credit card				2,484.00
2 continuation sheets attached			(Total of	Sub			123,179.00

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

In re	Kofi Kyei- Asare,	Case No	)
	Beatrice Kyei-Asare		

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

Г	_	Ller	sband, Wife, Joint, or Community	16	1	Ь	1
(C : ( ) ( )	CODEBLOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 8461			Opened 2/01/99 Last Active 4/03/09	Т	T E D		
Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		J	CreditCard				34,052.00
Account No. <b>455950050096</b>			Opened 3/01/01 Last Active 3/19/09	+	$\vdash$		·
Chase 800 Brooksedge Blvd Westerville, OH 43081		Н	CreditCard				2,981.00
Account No. 601100325063			Opened 2/18/01 Last Active 5/05/09				
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	CreditCard				10,913.00
Account No. <b>424617103192</b>			Opened 10/01/96 Last Active 4/28/09	+		H	
First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850		J	CreditCard				6,265.00
Account No. 426684111972			Opened 11/01/06 Last Active 2/08/09	T	T		
First Usa,na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850		Н	CreditCard				4,082.00
Sheet no1 of _2 sheets attached to Schedule of				Sub	tots	1	.,552.50
Creditors Holding Unsecured Nonpriority Claims			(Total of				58,293.00

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

In re	Kofi Kyei- Asare,	Case No.
	Beatrice Kyei-Asare	

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

				_	_	_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	- C	UNLI	1	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	<u> </u>	S P U T E D	AMOUNT OF CLAIM
Account No. 4301938415320			Opened 7/01/00 Last Active 5/06/09	٦	T E D		ſ	
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	ChargeAccount		D			487.00
Account No. <b>501004800</b>	t		Opened 1/01/03 Last Active 5/01/09	T	t	t	7	
Market Usa Federal Cu 8871 Gorman Rd Ste 100 Laurel, MD 20723		J	CheckCreditOrLineOfCredit					
								956.00
Account No. <b>6680683</b>	t		credit card	<u> </u>		t	+	
Suntrust Bank P.O. Box 15298 Wilmington, DE 19850		J						
								9,889.00
Account No. 4223079860021952			credit card			$\dagger$	1	·
Suntrust Bank P.O. Box 15298 Wilmington, DE 19850		н						
								6,500.00
Account No.								
Sheet no. <b>_2</b> of <b>_2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Yotal of t	Sub this			;)	17,832.00
			(10.11.01.1		Fot:		ı	
			(Report on Summary of So				- 1	199,304.00

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

In re	Kofi Kyei- Asare,	Case No.
	Beatrice Kyei-Asare	
-		Debtors ,

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

**Tenants** 

Leases w/tenants to be provided

### Case 09-18973 Doc 1 Filed 05/18/09 Page 29 of 49

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

In re	Kofi Kyei- Asare,	Case No.
	Beatrice Kyei-Asare	

Debtors

### **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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

	Kofi Kyei- Asare			
In re	Beatrice Kyei-Asare		Case No.	
		Debtor(s)	·-	

# 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:	DEPENDENTS (	OF DEBTOR AN	ND SPOUSE			
Married	RELATIONSHIP(S): Son Daughter Daughter Son Daughter	AGI	E(S): 10 4 4 6 8			
<b>Employment:</b>	DEBTOR		SI	POUSE		
Occupation						
Name of Employer UI	MMC	Methodis	t Home Dis	trict of (	Columb	ia
How long employed 11	years	9 years				
	2 S. Greene Street altimore, MD 21201		necticut Av			
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)		DEBT	OR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$3,1	161.00	\$	3,146.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$3,1	161.00	\$	3,146.00
4. LESS PAYROLL DEDUCTIONS  a. Payroll taxes and social securit  b. Insurance  c. Union dues  d. Other (Specify)  See December 2  See December 2	ty etailed Income Attachment		\$	414.00 0.00 0.00 976.00	\$ \$ \$	263.00 405.00 0.00 357.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS		\$1,3	390.00	\$	1,025.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	771.00	\$	2,121.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ement)	\$	0.00	\$	0.00
8. Income from real property	r		\$ 5.9	900.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support p dependents listed above	payments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government assis	stance		•	0.00	¢	0.00
(Specify):		<del></del>	ф 	0.00	ф —	0.00
12 Di		<del></del>	ф 	0.00	ф —	0.00
12. Pension or retirement income 13. Other monthly income			Φ		<b>J</b>	
(Specify):			ŷ	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$5,9	900.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	<u> </u>	\$	671.00	\$	2,121.00
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	15)	\$_		9,792.	00

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

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

# Case 09-18973 Doc 1 Filed 05/18/09 Page 31 of 49

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

In re	Kofi Kyei- Asare Beatrice Kyei-Asare		Case No.	
		Debtor(s)		

# $\underline{SCHEDULE~I-CURRENT~INCOME~OF~INDIVIDUAL~DEBTOR(S)}$

# **Detailed Income Attachment**

### **Other Payroll Deductions:**

Retirement	\$ 441.00	\$ 157.00
Pension	\$ 535.00	\$ 0.00
Repayment of Advances	\$ 0.00	\$ 200.00
Total Other Payroll Deductions	\$ 976.00	\$ 357.00

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

	Kofi Kyei- Asare			
In re	Beatrice Kyei-Asare		Case No.	
		Debtor(s)	_	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,500.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	83.00
c. Telephone	\$	215.00
d. Other See Detailed Expense Attachment	\$	480.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	1,600.00
5. Clothing	\$	500.00
6. Laundry and dry cleaning	\$	210.00
7. Medical and dental expenses	\$	180.00
8. Transportation (not including car payments)	\$	320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	120.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's	<b>c</b>	0.00
b. Life	\$ \$	250.00
c. Health	\$	0.00
d. Auto	\$	245.00
e. Other See Detailed Expense Attachment	\$	232.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	202.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	
plan)		
a. Auto	\$	0.00
b. Other 2nd Mtg. Residence	\$	413.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	670.00
10 AVED ACE MONTHLY EVDENCES /T-4-1 lines 1 17 December 2 Community of Calculations of	ф	0 669 00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable on the Statistical Summary of Contain Lightlities and Related Date.)	\$	9,668.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20 CTATEMENT OF MONTHLY NET INCOME	_	
20. STATEMENT OF MONTHLY NET INCOME	ф	0.700.00
a. Average monthly income from Line 15 of Schedule I	\$	9,792.00
b. Average monthly expenses from Line 18 above	\$	9,668.00
c. Monthly net income (a. minus b.)	<b>&gt;</b>	124.00

# Case 09-18973 Doc 1 Filed 05/18/09 Page 33 of 49

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

Kofi Kvei- Asare

In re	Beatrice Kyei-Asare	Case N	Case No.
		Debtor(s)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

rental city citation

**Total Other Expenditures** 

Other Othity Expenditures:	
BGE vacant rentals	\$ 300.00
Water & sewer vacant rentals	\$ 180.00
Total Other Utility Expenditures	\$ 480.00
Other Insurance Expenditures:	
other	\$ 136.00
Disability insurance	\$ 96.00
otal Other Insurance Expenditures	\$ 232.00
Other Expenditures:	
education re: employment	\$ 50.00
childcare	\$ 400.00
education expense for children under 18	\$ 120.00
·	 

100.00

670.00

\$

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

# **United States Bankruptcy Court District of Maryland**

In re	Kofi Kyei- Asare Beatrice Kyei-Asare		Case No.		
		Debtor(s)	Chapter	11	
	DECLARATION CON	CERNING DEBTOR	'S SCHEDULI	ES	

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

Date	May 18, 2009	Signature	/s/ Kofi Kyei- Asare
			Kofi Kyei- Asare
			Debtor
Date	May 18, 2009	Signature	/s/ Beatrice Kyei-Asare
			Beatrice Kyei-Asare
			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.

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court District of Maryland

_	Kofi Kyei- Asare			
In re	Beatrice Kyei-Asare		Case No.	
		Debtor(s)	Chapter	11
			•	

#### STATEMENT OF FINANCIAL AFFAIRS

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

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

#### **DEFINITIONS**

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

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

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$54,931.50 2009 YTD: Both Income \$80,745.00 2008: Both Income \$64,610.00 2007: Both Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

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

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 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 Joseph Buonassissi v. Debtors - Case No. 24008002308	NATURE OF PROCEEDING foreclosure	COURT OR AGENCY AND LOCATION Circuit Court for Baltimore City	STATUS OR DISPOSITION Ratified - 664 Portland Street
Kofi Kyei-Asare v. Marta F. Glasel Case No. 010100388432008	civil	District Court of Maryland for Baltimore City	pending
Suntrust Bank v. Bridgeport Properties, Inc. et al. Case No. 060200089052009	civil	District Court of Maryland for Montgomery County	pending
Gerard F. Miles, Jr. v. Beatrice Kyei-Asare, et al Case No. 24009000363	foreclosure	Circuit Court for Baltimore City	pending foreclosure 647 Portland Street

3

CAPTION OF SUIT AND CASE NUMBER Joseph V. Buonassissi II v. Beatrice Kyei-Asare et al Case No. 24009000785	NATURE OF PROCEEDING foreclosure	COURT OR AGENCY AND LOCATION Circuit Court for Baltimore City	STATUS OR DISPOSITION pending 646 Dover Street
Jacob Geesing v. Beatrice Kyei-Asare, et al Case No. 24O09001408	foreclosure	Circuit Court for Baltimore City	Pending 653 Dover Street
Diane S. Rosenberg v. Beatrice Kyei-Asare, et al Case No. 24009001473	foreclosure	Circuit Court for Baltimore City	pending 6464 Melvin Drive, Balto., MD
Jacob Geesing v. Beatrice J. Kyei-Asare, Case No.	foreclosure	Circuit Court for Baltimore City	pending 634 Portland Street, Balto., MD

None

24009001281

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

#### 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 Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

foreclosure 664 Portland Street, Balto., MD 21230

#### 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.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

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 LOCATION OF COURT

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

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

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

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

4

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

NAME AND ADDRESS OF PAYEE **Money Management International** PO Box 81229

Phoenix, AZ 85069 Howard M. Heneson, PA

810 Gleneagles Court Suite 301 Towson, MD 21286

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

5/15/09 \$50.00

\$5.961.00

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

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None 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'S INTEREST IN PROPERTY

#### 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

5

#### 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 DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 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

#### 14. Property held for another person

None

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

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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:

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

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

BITE WAIVIE AND ADDRESS

docket number.

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

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

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

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

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

NAME (ITIN)/ COMPLETE EIN Bridgeport 04-3707526

ADDRESS 13108 English Turn Drive Silver Spring, MD 20904 NATURE OF BUSINESS proptery management

ENDING DATES 8/9/2002 to present & continuing

**BEGINNING AND** 

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.

Properties Inc.

NAME ADDRESS

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

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

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

DATES SERVICES RENDERED NAME AND ADDRESS

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

NAME **ADDRESS** DATES SERVICES RENDERED

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

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS **DATE ISSUED Bank of America** 5/2009

**Suntrust Bank** 4/2008

TD Bank 5/2009

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

Kofi Kyei-Asare **President** 50%

**Beatrice Kyei-Asare** Vice President 50%

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

## 24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) **Bridgeport Properties Inc.** 04-3707326

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date May 18, 2009		Signature	/s/ Kofi Kyei- Asare	
			Kofi Kyei- Asare	
			Debtor	
Date	May 18, 2009	Signature	/s/ Beatrice Kyei-Asare	
		_	Beatrice Kyei-Asare	
			Joint Debtor	

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

## 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**

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

Howard M. Heneson 09019	X /s/ Howard M. Heneson	May 18, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
B10 Gleneagles Court		
Suite 301		
Towson, MD 21286		
410-494-8388		
nheneson@bankruptcymd.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) h	0010110000001200001	
Kofi Kyei- Asare	77 1 1 17 C 17 1 A	14 40 0000
Beatrice Kyei-Asare	X /s/ Kofi Kyei- Asare	May 18, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Beatrice Kyei-Asare	May 18, 2009
<del></del>	Signature of Joint Debtor (if any)	Date

## United States Bankruptcy Court District of Maryland

In re	Beatrice Kyei-Asare		Case No.	
		Debtor(s)	Chapter	
	VERIFI	CATION OF CREDITOR	MATRIX	
	VERRIT	CATTON OF CREDITOR		
The abo	ove-named Debtors hereby verify that t	he attached list of creditors is true and co	orrect to the best of	of their knowledge.
Date:	May 18, 2009	/s/ Kofi Kyei- Asare		
		Kofi Kyei- Asare		
		Signature of Debtor		
Date:	May 18, 2009	/s/ Beatrice Kyei-Asare		
		Beatrice Kyei-Asare		

Signature of Debtor

Kofi Kyei- Asare

Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328

Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

Bierman, Geesing & Ward, LLC Air Rights Center Suite 315 East Tower Bethesda, MD 20814

Buonassissi, Henning & Lash 1861 Wiehle Avenue, Ste. 300 Reston, VA 20190

Chase 800 Brooksedge Blvd Westerville, OH 43081

Countrywide Home Loans 450 American Street Simi Valley, CA 93065

Diane S. Rosenberg, Esq. Rosenberg & Associates, LLC 7910 Woodmont Avenue Suite 750 Bethesda, MD 20814

Discover Fin Attention: Bankruptcy Department Po Box 3025
New Albany, OH 43054

Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029

First Usa, na Attention: Correspondence/Bankruptcy Po Box 15298 Wilmington, DE 19850

Huesman, Jones & Miles Suite 306 606 Baltimore Avenue Towson, MD 21204

Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Market Usa Federal Cu 8871 Gorman Rd Ste 100 Laurel, MD 20723 Matthew Egeli, Esq. 116 Defense Hwy., Ste. 300 Annapolis, MD 21401

Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826

Suntrust Bank P.O. Box 15298 Wilmington, DE 19850

Tenants

World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251