

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Maryland		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Kalra, Mary L.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kalra, Balbir S.</b>
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 Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0946</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5828</b>
Street Address of Debtor (No. and Street, City, and State): <b>2304 Glenmore Terrace Rockville, MD</b> <div style="text-align: right;">ZIP Code <b>20850</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>2304 Glenmore Terrace Rockville, MD</b> <div style="text-align: right;">ZIP Code <b>20850</b></div>
County of Residence or of the Principal Place of Business: <b>Montgomery</b>		County of Residence or of the Principal Place of Business: <b>Montgomery</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Kalra, Mary L.</b> <b>Kalra, Balbir S.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</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 chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</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, 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 notice required by 11 U.S.C. §342(b).  <b>X /s/ Richard Rosenblatt</b> <span style="float: right;"><b>June 22, 2009</b></span> Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span> <b>Richard Rosenblatt</b>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)    _____ (Address of landlord)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

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

Name of Debtor(s):

**Kalra, Mary L.  
Kalra, Balbir S.**

**Signatures**

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

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

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

**X /s/ Mary L. Kalra**  
Signature of Debtor **Mary L. Kalra**

**X /s/ Balbir S. Kalra**  
Signature of Joint Debtor **Balbir S. Kalra**

Telephone Number (If not represented by attorney)

**June 22, 2009**  
Date

**Signature of a Foreign Representative**

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Attorney\***

**X /s/ Richard Rosenblatt**  
Signature of Attorney for Debtor(s)

**Richard Rosenblatt 04678**  
Printed Name of Attorney for Debtor(s)

**Law Offices of Richard B. Rosenblatt, PC**  
Firm Name

**Suite 302  
30 Courthouse Square  
Rockville, MD 20850**

Address

**Email: sassaraf@rosenblattlaw.com  
301.838.0098 Fax: 301.838.3498**

Telephone Number

**June 22, 2009**  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

\_\_\_\_\_ Address

**X** \_\_\_\_\_

\_\_\_\_\_ Date

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

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

If more than one person prepared this document, attach 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.*

**Signature of Debtor (Corporation/Partnership)**

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

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

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

\_\_\_\_\_ Title of Authorized Individual

\_\_\_\_\_ Date

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

**United States Bankruptcy Court  
District of Maryland**

In re Mary L. Kalra  
Balbir S. Kalra

Debtor(s)

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

Chapter 11

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

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

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

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

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)

**United States Bankruptcy Court  
District of Maryland**

In re Mary L. Kalra  
Balbir S. Kalra

Debtor(s)

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

Chapter 11

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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.**



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re **Mary L. Kalra  
Balbir S. Kalra**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>America's Servicing Co. Po Box 1820 Newark, NJ 07101-1820</b>	<b>America's Servicing Co. Po Box 1820 Newark, NJ 07101-1820</b>	<b>Real Property and Improvements located at 203 Reddy Creek Road, Louisa, VA 22093 (Single Family)</b>		<b>257,170.00  (0.00 secured)</b>
<b>American Home Mortgage P.O. Box 660029 Dallas, TX 75266-0029</b>	<b>American Home Mortgage P.O. Box 660029 Dallas, TX 75266-0029</b>	<b>Real Property and Improvements located at 30 Brighten Street, Ocean View, DE 19970 (Single Family)</b>		<b>51,866.59 (295,000.00 secured) (245,700.00 senior lien)</b>
<b>Arun G. Gan 17121 Campbell Farm Rd Poolesville, MD 20837</b>	<b>Arun G. Gan 17121 Campbell Farm Rd Poolesville, MD 20837</b>	<b>Personal loan</b>		<b>21,000.00</b>
<b>Captain's Cove Golf &amp; Yacht Club, Inc. 3370 Captain's Corridor Greenbackville, VA 23356</b>	<b>Captain's Cove Golf &amp; Yacht Club, Inc. 3370 Captain's Corridor Greenbackville, VA 23356</b>	<b>HOA fees - 2277 Rudder Court, Greenbackville, VA.</b>		<b>1,537.56</b>
<b>Countrywide PO Box 10249 Van Nuys, CA 91410</b>	<b>Countrywide PO Box 10249 Van Nuys, CA 91410</b>	<b>Real Property and Improvements located at 11708 Fort Lee Drive, Remington, VA 22734 (Single Family)</b>		<b>391,500.00  (325,000.00 secured)</b>
<b>Countrywide Home Loans PO Box 660625 Dallas, TX 75266-0625</b>	<b>Countrywide Home Loans PO Box 660625 Dallas, TX 75266-0625</b>	<b>Real Property and Improvements located at 33550 Water Mill Lane, Ocean View, DE 19970 (Single Family)</b>		<b>139,923.80 (350,000.00 secured) (215,929.91 senior lien)</b>



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

In re **Mary L. Kalra**  
**Balbir S. Kalra**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Creekside Condo. Associates c/o Wilgus Associates P.O. Box 309 Bethany Beach, DE 19930	Creekside Condo. Associates c/o Wilgus Associates P.O. Box 309 Bethany Beach, DE 19930	HOA Fees - 29 Doc's Ext Place		2,035.68
GMAC Mortgage PO Box 9001719 Louisville, KY 40290-1719	GMAC Mortgage PO Box 9001719 Louisville, KY 40290-1719	Real Property and Improvements located at 203 Reddy Creek Road, Louisa, VA 22093 (Single Family)		73,136.03 (0.00 secured) (257,170.00 senior lien)
Harcharan S. Kalra 434113 Urodan Estate Kuruksheta, Haryana India	Harcharan S. Kalra 434113 Urodan Estate India	personal loan		175,000.00
Home Depot Processing Center Des Moines, IA 50364-0500	Home Depot Processing Center Des Moines, IA 50364-0500	credit card charges		2,107.41
Jarnail Pasricha 652 Guru Tegbadur Nagar Jalandhar, Punjab India	Jarnail Pasricha 652 Guru Tegbadur Nagar India	personal loan		5,000.00
Lord Baltimore Landing HOA c/o Guardian Property Management 19633 Blue Bird Lane, Suite 9 Rehoboth Beach, DE 19971	Lord Baltimore Landing HOA c/o Guardian Property Management 19633 Blue Bird Lane, Suite 9 Rehoboth Beach, DE 19971	HOA Fees - 37197 Lord Baltimore Lane		2,139.00
Lowe's PO Box 530914 Atlanta, GA 30353-0914	Lowe's PO Box 530914 Atlanta, GA 30353-0914	credit card charges		2,899.51
Lowe's PO Box 530914 Atlanta, GA 30353-0914	Lowe's PO Box 530914 Atlanta, GA 30353-0914	credit card charges		2,460.28
Rockshire Association, Inc. c/o Quality Community Management, Inc. P.O. Box 10504 Rockville, MD 20849	Rockshire Association, Inc. c/o Quality Community Management, Inc. P.O. Box 10504 Rockville, MD 20849	HOA Fees - 2304 Glenmore Terrace		4,094.88
Satdarshan Monga 1606 English Oak Ct. Wexford, PA 15090	Satdarshan Monga 1606 English Oak Ct. Wexford, PA 15090	personal loan		10,000.00
Villages of South Hampton 38195 Greenport Lane Ocean View, DE 19970	Villages of South Hampton 38195 Greenport Lane Ocean View, DE 19970	HOA Fees - 38011 East Chester Lane		1,577.00
Villages of South Hampton 38195 Greenport Lane Ocean View, DE 19970	Villages of South Hampton 38195 Greenport Lane Ocean View, DE 19970	HOA Fees - 33550 Water Mill Lane		1,527.00

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

In re **Mary L. Kalra**  
**Balbir S. Kalra**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Washington Mutual</b> <b>PO Box 78148</b> <b>Phoenix, AZ 85062-8148</b>	<b>Washington Mutual</b> <b>PO Box 78148</b> <b>Phoenix, AZ 85062-8148</b>	<b>Real Property and Improvements located at 12199 Riverton Court, Remington, VA 22734 (Single Family)</b>		<b>258,068.00</b> <b>(0.00 secured)</b>
<b>Wilshire Credit Corp.</b> <b>PO Box 30040</b> <b>Atlanta, GA 30348-5344</b>	<b>Wilshire Credit Corp.</b> <b>PO Box 30040</b> <b>Atlanta, GA 30348-5344</b>	<b>Real Property and Improvements located at 12199 Riverton Court, Remington, VA 22734 (Single Family)</b>		<b>73,484.00</b> <b>(0.00 secured)</b> <b>(258,068.00 senior lien)</b>

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

We, **Mary L. Kalra** and **Balbir S. Kalra**, 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 **June 22, 2009**Signature **/s/ Mary L. Kalra**  
**Mary L. Kalra**  
DebtorDate **June 22, 2009**Signature **/s/ Balbir S. Kalra**  
**Balbir S. Kalra**  
Joint Debtor

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

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

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

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors****Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

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

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

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

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

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

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

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

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

<b>Richard Rosenblatt</b>	X <b>/s/ Richard Rosenblatt</b>	<b>June 22, 2009</b>
Printed Name of Attorney	Signature of Attorney	Date
Address:		
<b>Suite 302</b>		
<b>30 Courthouse Square</b>		
<b>Rockville, MD 20850</b>		
<b>301.838.0098</b>		
<b>sassaraf@rosenblattlaw.com</b>		

#### **Certificate of Debtor**

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

<b>Mary L. Kalra</b> <b>Balbir S. Kalra</b>	X <b>/s/ Mary L. Kalra</b>	<b>June 22, 2009</b>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X <b>/s/ Balbir S. Kalra</b>	<b>June 22, 2009</b>
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court  
District of Maryland**

In re **Mary L. Kalra**  
**Balbir S. Kalra**

Debtor(s)

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

**11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **June 22, 2009**

**/s/ Mary L. Kalra**

**Mary L. Kalra**

Signature of Debtor

Date: **June 22, 2009**

**/s/ Balbir S. Kalra**

**Balbir S. Kalra**

Signature of Debtor

America's Servicing Co.  
Po Box 1820  
Newark, NJ 07101-1820

American Home Mortgage  
P.O. Box 660029  
Dallas, TX 75266-0029

American Servicing Company  
P.O. Box 1820  
Newark, NJ 07101

Arun G. Gan  
17121 Campbell Farm Rd  
Poolesville, MD 20837

Aspire  
Payment Processing Center  
PO Box 23007  
Columbus, GA 31902

Avon Park HOA  
c/o CPR Management, LLC  
18977 Munchy Branch Road #4  
Rehoboth Beach, DE 19971

Bank of America  
PO Box 660694  
Dallas, TX 75266

Bethany Shores Condo. Assoc.  
c/o CPR Management, LLC  
18977 Munchy Branch Road #4  
Rehoboth Beach, DE 19971

Captain's Cove Golf & Yacht Club, Inc.  
3370 Captain's Corridor  
Greenbackville, VA 23356

Charlynee Hopkins  
710 Sunrise Ct.  
Bethany Beach, DE 19930

Comcast  
10841 Houser Drive  
Fredericksburg, VA 22408

Comptroller of the Treasury  
Compliance Division  
301 West Preston Street  
Baltimore, MD 21201

Corbin Hall HOA  
13400 Bishop's Lane, Suite 100  
Brookfield, WI 53005

Countrywide  
PO Box 660694  
Dallas, TX 75266-0694

Countrywide Home Loans  
PO Box 660625  
Dallas, TX 75266-0625

Creekside Condo. Associates  
c/o Wilgus Associates  
P.O. Box 309  
Bethany Beach, DE 19930

EMC Mortgage Corp.  
PO Box 660530  
Dallas, TX 75266

Forrest & Deborah Wayland  
38011 East Chester Lane  
Ocean View, DE 19970

GMAC  
3451 Hammond Avenue  
Waterloo, IA 50702

GMAC Mortgage  
PO Box 9001719  
Louisville, KY 40290-1719

Harcharan S. Kalra  
434113 Urodan Estate  
Kuruksheta, Haryana  
India

Home Depot  
Processing Center  
Des Moines, IA 50364-0500

IndyMac Bank  
P.O. Box 78826  
Phoenix, AZ 85062

Internal Revenue Service  
Special Procedures Branch  
31 Hopkins Plaza, Room 1140  
Baltimore, MD 21201-2881

Jarnail Pasricha  
652 Guru Tegbadur Nagar  
Jalandhar, Punjab  
India

Jerry & Gilda Ferraro  
30 Brighton Street  
Ocean View, DE 19970

John & Elaine Mulrooney  
29 Docs Ext Place  
Ocean View, DE 19970



Krishan Gupta  
7529 Standing Place  
Suite 103  
Derwood, MD 20855

Lord Baltimore Landing HOA  
c/o Guardian Property Management  
19633 Blue Bird Lane, Suite 9  
Rehoboth Beach, DE 19971

Lowe's  
PO Box 530914  
Atlanta, GA 30353-0914

Megan Callahan  
Aaron Jarmon  
37500 Oliver Drive  
Selbyville, DE 19975

Rockshire Association, Inc.  
c/o Quality Community Management, Inc.  
P.O. Box 10504  
Rockville, MD 20849

Satdarshan Monga  
1606 English Oak Ct.  
Wexford, PA 15090

Sears  
PO Box 183082  
Columbus, OH 43218-2156

Select Portfolio Services, Inc.  
Attn: Bankruptcy Department  
PO Box 65250  
Salt Lake City, UT 84165

Shore Bank  
P.O. Box 920  
Onley, VA 23418

Stephen & Donna Martz  
37575 Janice Circle  
Selbyville, DE 19975

Surinder Paul  
12219 Pissaro Drive  
Gaithersburg, MD 20878

Sussex County  
P.O. Box 601  
Georgetown, DE 19947

Tidewater Utilities, Inc.  
1500 Ronson Road  
Iselin, NJ 08830

Villages of South Hampton  
38195 Greenport Lane  
Ocean View, DE 19970

Virginia Department of Taxation  
PO Box 2369  
Richmond, VA 23218

Virginia Propane, Inc.  
11009 Richardson Rd.  
Ashland, VA 23005

Wachovia Bank, N.A.  
PO Box 96074  
Charlotte, NC 28296

Washington Mutual  
PO Box 78148  
Phoenix, AZ 85062-8148

Wilshire Credit Corp.  
PO Box 30040  
Atlanta, GA 30348-5344