Case 09-22540 Doc 1 Filed 07/09/09 Page 1 of 15

Type of Debtor (Form of Organization) (Check one box) Nature of Business (Check one box) Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Individual (includes Joint Debtors) Health Care Business in 11 U.S.C. § 101 (51B) Chapter 10 Chapter 15 Petition for Recognition of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Rairoad Chapter 11 Chapter 15 Petition for Recognition of a Foreign Namia Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Other Chapter 11 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Full Filing Fee (Check one box) Other Check the Internal Revenue Code). Debts are primarily onsumer debts, code (the Internal Revenue Code). Debts are primarily on a individual primarily for a personal, family, or bousehold purpose." Full Filing Fee (Check one box) Check one box: Check on a small business debtor as defined in 11 U.S.C. § 101(51D). Bebtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee avaiver requested (applicable to individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check one box: Check all applicable to individuals only. Must attach signed application for the court's consideration. See Offic	B1 (Official Form 1)(1/08)										
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Voluntary		Name of Debtor(s): Oguledo, Juliet			
(This page mu	st be completed and filed in every case)		110 1 1 A		
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forms 10K and pursuant to S	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	have informed the petitioner that [he of 12, or 13 of title 11, United States Coordinates Coordinates (11) and 12) and 13) and 14) and	, 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 equired by 11 U.S.C. §342(b).		
🛛 Exhibit .	A is attached and made a part of this petition.	X /s/ Richard Rosenblatt July 9, 2009 Signature of Attorney for Debtor(s) (Date) Richard Rosenblatt (Date)			
	Exh	l nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		e harm to public health or safety?		
	Exh	nibit D			
(To be compl	leted by every individual debtor. If a joint petition is filed, each	ch spouse must complete and attach a	a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made a	a part of this petition.			
If this is a join	-				
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	ig the Debtor - Venue			
	(Check any ap	· ·			
	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	a longer part of such 180 days than in	n any other District.		
	There is a bankruptcy case concerning debtor's affiliate, ge				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside (Check all app		:ty		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f				
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would become due	e during the 30-day period		

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 ((Official Form 1)(1/08)		Page 3		
Vo	luntary Petition		of Debtor(s):		
(This page must be completed and filed in every case)		Oguledo, Juliet			
(111		tures			
	Signature(s) of Debtor(s) (Individual/Joint)	iui co	Signature of a Foreign Representative		
	I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choses 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.	is truproc (Che IIC P O	clare under penalty of perjury that the information provided in this petition ue and correct, that I am the foreign representative of a debtor in a foreign reeding, and that I am authorized to file this petition. sck only one box.) 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 ecognition of the foreign main proceeding is attached.		
\mathbf{v}	/s/ Juliet Oguledo	X_	gnature of Foreign Representative		
Λ	Signature of Debtor Juliet Oguledo	Si	gnature of Foreign Representative		
X	Signature of Joint Debtor		inted Name of Foreign Representative		
	Telephone Number (If not represented by attorney)		Signature of Non-Attorney Bankruptcy Petition Preparer		
	July 9, 2009		Signature of Non-Autorney Bankrupicy retution rreparer		
	Date	I d	eclare under penalty of perjury that: (1) I am a bankruptcy petition eparer as defined in 11 U.S.C. § 110; (2) I prepared this document for		
	Signature of Attorney* /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 July 9, 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	con and pu chi- of dei Of Pr Sc an pr pr	constrained in the back of the debtor with a copy of this document of the notices and information required under 11 U.S.C. § 110(b), 0(h), and 342(b); and, (3) if rules or guidelines have been promulgated rsuant to 11 U.S.C. § 110(h) setting a maximum fee for services argeable by bankruptcy petition preparers, I have given the debtor notice the maximum amount before preparing any document for filing for a bor or accepting any fee from the debtor, as required in that section. ficial Form 19 is attached. inited Name and title, if any, of Bankruptcy Petition Preparer is not a individual, state the Social Security number of the officer, incipal, responsible person or partner of the bankruptcy petition reparer.)(Required by 11 U.S.C. § 110.) ddress		
	information in the schedules is incorrect.				
	Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Si pe Na as	ate gnature of Bankruptcy Petition Preparer or officer, principal, responsible rson,or partner whose Social Security number is provided above. ames and Social-Security numbers of all other individuals who prepared or sisted in preparing this document unless the bankruptcy petition preparer is t an individual:		
X					
	Printed Name of Authorized Individual Title of Authorized Individual	co A tit	more than one person prepared this document, attach additional sheets informing to the appropriate official form for each person. bankruptcy petition preparer's failure to comply with the provisions of le 11 and the Federal Rules of Bankruptcy Procedure may result in thes or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		
	Date				

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

United States Bankruptcy Court District of Maryland

In re Juliet Oguledo

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*.

 \Box 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.*

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

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

 \Box 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.);

 \Box 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/ Juliet Oguledo Juliet Oguledo

Date: July 9, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court

District of Maryland

In re Juliet Oguledo

Debtor(s)

Case No. _ Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Real propery and improvements located at 11119 Lauren Oak Lane, Jacksonville, Florida		122,763.64 (80,000.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Real property and improvements located at 11127 Lauren Oak Lane, Jacksonville, Florida.		122,430.45 (80,000.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Real property and improvements located at 11127 Lauren Oak Lane, Jacksonville, Florida.		22,000.00 (80,000.00 secured) (122,430.45 senior lien)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Real propery and improvements located at 11119 Lauren Oak Lane, Jacksonville, Florida		22,000.00 (80,000.00 secured) (122,763.64 senior lien)
Bank of America 3 Commercial Place 9th Floor Norfolk, VA 23510	Bank of America 3 Commercial Place 9th Floor Norfolk, VA 23510	Credit card charges		22,734.00
Chase PO Box 15548 Wilmington, DE 19886	Chase PO Box 15548 Wilmington, DE 19886	Credit card debt		1,600.00
Citibank PO Box 6500 Sioux Falls, SD 57117	Citibank PO Box 6500 Sioux Falls, SD 57117			6,000.00

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B4 (Official Form 4) (12/07) - Cont. In re Juliet Oguledo

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Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

(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]
Countrywide P.O. Box 5170 Simi Valley, CA 93062	Countrywide P.O. Box 5170 Simi Valley, CA 93062	Real property and improvements located at 4303 Balington Drive, Tampa		356,000.00 (250,000.00 secured)
Countrywide P.O. Box 5170 Simi Valley, CA 93062	Countrywide P.O. Box 5170 Simi Valley, CA 93062	Real property and improvements located at 4303 Balington Drive, Tampa		44,427.52 (250,000.00 secured) (356,000.00 senior lien)
Discover Card PO Box 15316 Wilmington, DE 19850	Discover Card PO Box 15316 Wilmington, DE 19850	Credit card charges		5,300.00
Home Depot c/o LTD Financial Services 7322 Southwest Freeway, Suite 1600 Houston, TX 77074	Home Depot c/o LTD Financial Services 7322 Southwest Freeway, Suite 1600 Houston, TX 77074	credit card debt		6,059.82
IndyMac Bank P.O. Box 78826 Phoenix, AZ 85062	IndyMac Bank P.O. Box 78826 Phoenix, AZ 85062	Real property and improvements located at 10905 Troy Road, Rockville, Maryland 20852		99,375.00 (350,000.00 secured) (354,162.00 senior lien)
Montpelier Woods HOA c/o Conrad Fleck, Esq. 647-A Main Street Laurel, MD 20708	Montpelier Woods HOA c/o Conrad Fleck, Esq. 647-A Main Street Laurel, MD 20708			600.00
National City Bank 450 American Street Simi Valley, CA 93065	National City Bank 450 American Street Simi Valley, CA 93065	Real property and improments located at 300 Natick Ct., Silver Spring, Md. 20905		68,000.00 (425,000.00 secured) (388,620.00 senior lien)
National City Mortgage Po Box 1820 Dayton, OH 45401	National City Mortgage Po Box 1820 Dayton, OH 45401	Real property and improvements located at 10401 Balsamwood Drive, Laurel, Maryland		301,236.57 (300,000.00 secured)
National City Mortgage P.O. Box 1820 Dayton, OH 45401	National City Mortgage P.O. Box 1820 Dayton, OH 45401	Real property and improvements located at 10905 Troy Road, Rockville, Maryland 20852		354,162.00 (350,000.00 secured)
Spectrum Laboratory Network P.O. Box 71805 Charlotte, NC 28272	Spectrum Laboratory Network P.O. Box 71805 Charlotte, NC 28272	medical bills		298.21

B4 (Official Form 4) (12/07) - Cont. In re Juliet Oguledo

Debtor(s)

Case No.

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]
Travelers P.O. Box 59059 Knoxville, TN 37950	Travelers P.O. Box 59059 Knoxville, TN 37950	insurance on foreclosed property	Disputed	1,130.00
Verizon 3201 N. 4th Avenue Sioux Falls, SD 57104	Verizon 3201 N. 4th Avenue Sioux Falls, SD 57104			619.00
Wells Fargo Financial Bank P.O. Box 7510 Urbandale, IA 50323	Wells Fargo Financial Bank P.O. Box 7510 Urbandale, IA 50323	credit card charges		4,458.79

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

I, **Juliet Oguledo**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date July 9, 2009

Signature /s/ Juliet Oguledo

Juliet Oguledo 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 <u>before</u> 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

<u>Chapter 7</u>: 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

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.

<u>Chapter 11</u>: 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 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.

Richard Rosenblatt	X /s/ Richard Rosenblatt	July 9, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Suite 302		
30 Courthouse Square		
Rockville, MD 20850		
301.838.0098		
sassaraf@rosenblattlaw.com		
	Certificate of Debtor	

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

Juliet Oguledo	${ m X}$ /s/ Juliet Oguledo	July 9, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Х	
	Signature of Joint Debtor (if	any) Date

United States Bankruptcy Court District of Maryland

Juliet Oguledo In re

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: July 9, 2009

/s/ Juliet Oguledo

Juliet Oguledo Signature of Debtor Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124

Bank of America 3 Commercial Place 9th Floor Norfolk, VA 23510

Buckhorn HOA c/o Communities of America, Inc. P.O. Box 2608 Valrico, FL 33595

Chase PO Box 15548 Wilmington, DE 19886

Citibank PO Box 6500 Sioux Falls, SD 57117

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

Countrywide P.O. Box 5170 Simi Valley, CA 93062

Discover Card PO Box 15316 Wilmington, DE 19850

Home Depot c/o LTD Financial Services 7322 Southwest Freeway, Suite 1600 Houston, TX 77074

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Homecommings Financial P.O. Box 9001719 Louisville, KY 40290

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

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

Jacksonville Solid Waste 231 E. Forsyth St., Room 130 Jacksonville, FL 32202

Kohl's PO Box 3084 Milwaukee, WI 53201-2983

Lauren Oaks Home Owners Association c/o Charles Dixon, III, Registered Agent 3300 SW 34th Avenue, Suite 101 Ocala, FL 34474

Law Offices of David Stern. PA 900 South Pine Island Road Suite 400 Fort Lauderdale, FL 33324

Montgomery County 255 Rockville Pike Ste L15 Rockville, MD 20850

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Montgomery County General Hopital c/o United Consumers, Inc. P.O. Box 4466 Woodbridge, VA 22194

Montpelier Woods HOA c/o Conrad Fleck, Esq. 647-A Main Street Laurel, MD 20708

National City Bank 450 American Street Simi Valley, CA 93065

National City Mortgage P.O. Box 1820 Dayton, OH 45401

NCC 5503 Cherokee Ave. Alexandria, VA 22312

Prince George's County Treasury Division Room 1090, C.A.B. PO BOX 1700 Upper Marlboro, MD 20772

Spectrum Laboratory Network P.O. Box 71805 Charlotte, NC 28272

Stern & Associates 415 North Edgeworth St., Suite 210 Greensboro, NC 27401

Travelers P.O. Box 59059 Knoxville, TN 37950

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Verizon 3201 N. 4th Avenue Sioux Falls, SD 57104

Wells Fargo Financial Bank P.O. Box 7510 Urbandale, IA 50323