### Case 09-23745 Doc 1 Filed 07/27/09 Page 1 of 11

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

United States Bankruptcy Court District of Maryland			Voluntar	y Petition			
Name of Debtor (if individual, enter Last, First, Mi Major, John R Jr	iddle):		Name of J	oint Debtor (Spouse) (La	ast, First, Mi	iddle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):  AKA Rob Major	st 8 years			Names used by the Join rried, maiden, and trade na		in the last 8 years	
Last four digits of Social Security or Individual No./Complete EIN (if more than one, state all): xxx-xx-7670	al-Taxpayer I.D. (ITIN)			digits of Social Security blete EIN (if more than on			(ITIN)
Street Address of Debtor (No. & Street, City, and 341 Hidden Meadow Lane Swanton, MD 21561	ZIP COI		Street Add	lress of Joint Debtor (N	lo. & Street,	, City, and State):	ZIP CODE
County of Residence or of the Principal Place	of Business:	-0000	County of	Residence or of the Pr	incipal Pla	ace of Business:	
Garrett  Mailing Address of Dakton (if different from otro	at address)		Mailina A	ddwag of Joint Dobton	(if different	from street address).	
Mailing Address of Debtor (if different from stre	et address);		Mailing A	ddress of Joint Debtor	(if different	from street address):	
	ZIP COI	DE					ZIP CODE
Location of Principal Assets of Business Debt							
Type of Debtor (Form of Organization) (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.)  Filing Fee (Check Full Filing Fee attached	,	e box.) e as defined in the state of the sta	under Title internal  Check one	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily defined in 11 U.S.C. "incurred by an indiva personal, family, o	Natu (Che consumer de si 101(8) as vidual primar r household napter 11	Foreign Main Pr Chapter 15 Petitic Foreign Nonmain  Tre of Debts eck one box) ebts, strily for purpose."  Debtors  n 11 U.S.C. § 101(51)	on for Recognition of a occeding on for Recognition of a n Proceeding  Debts are primarily pusiness debts.
application for the court's consideration certifyin except in installments. Rule 1006(b). See Offic  Filing Fee waiver requested (Applicable to chapt signed application for the court's consideration.	ial Form 3A.  ter 7 individuals only). Must a		Check all a  A plan  Accept	's aggregate noncontingent re less than \$2,190,000 pplicable boxes: is being filed with this peti- tances of the plan were soli	ition.		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property creditors.				rdance with 11 U.S.C. § 1		to unsecured	THIS SPACE IS FOR COURT USE ONLY
	*	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	\$1 to \$10 to	\$10,000,001 o \$50 million	\$50,000 to \$100 million	,001 \$100,000,001 to \$500 million	\$500,000,0 to \$1 billion		
\$50,000 \$100,000 \$500,000 to		\$10,000,001 o \$50	\$50,000 to \$100	,001 \$100,000,001 to \$500	\$500,000,0 to \$1 billion		

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

T.I. A. D.A.	N	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  John R Major, Jr	
All Prior Bankruptcy Cases Filed Within Las		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach a	dditional sheet.)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is an ind whose debts are primarily consumer I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may proor 13 of title 11, United States Code, and have explain under each such chapter. I further certify that I deliver required by 11 U.S.C. § 342(b).  X /s/ Christopher R. Wampler	ng petition, declare that I ceed under chapter 7, 11, 12, ned the relief available ered to the debtor the notice
Exhibit A is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	<b>July 27, 2009</b> Date
Does the debtor own or have possession of any property that poses or is alleged to p  Yes, and Exhibit C is attached and made a part of this petition.  No	pose a threat of imminent and identifiable harm to pub	lic health or safety?
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 property		
Information Regardin	ng the Debtor - Venue	
(Check any ap  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 december	oplicable box)  f business, or principal assets in this District for 180 d	ays immediately
<ul> <li>There is a bankruptcy case concerning debtor's affiliate, general par</li> <li>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</li> </ul>	e of business or principal assets in the United States ir is a defendant in an action or proceeding [in a federal	this District, or or state court] in
Certification by a Debtor Who Reside	<u> </u>	
Check all app		
Landlord has a judgment against the debtor for possession of debtor following.)	r's residence. (If box checked, complete the	
(Name of landlord that obtained judgment)		
(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 any rent that would become due during the 30-day period after the filing of the petition.		
Debtor certifies that he/she has served the Landlord with this certifi	cation. (11 U.S.C. § 362(1))	

Case 09-23745 Doc 1 Filed 07/27/09 Page 3 of 11 **B1** (Official Form 1) (1/08) Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) John R Major, Jr **Signatures** Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) 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 petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). 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 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/ John R Major, Jr Signature of Debtor John R Major, Jr Signature of Foreign Representative Signature of Joint Debtor Printed Name of Foreign Representative Telephone Number (If not represented by attorney) July 27, 2009 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer x /s/ Christopher R. Wampler Signature of Attorney for Debtor(s) Christopher R. Wampler 05461 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 Wampler, Souder & Sessing, LLC 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 One Central Plaza a maximum fee for services chargeable by bankruptcy petition preparers, I have 11300 Rockville Pike, Suite 610 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 Rockville, MD 20852-3011 section. Official form 19 is attached. (301) 881-8895 Fax:(301) 881-8896 Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number July 27, 2009 Date Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) 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 person, or partner whose social security number is provided above. Signature of Authorized Individual

Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual
Date

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

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

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

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

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

		· ·		
In re	John R Major, Jr		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.

☐ 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.]

### Case 09-23745 Doc 1 Filed 07/27/09 Page 5 of 11

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ John R Major, Jr
John R Major, Jr
Date: <u>July 27, 2009</u>

B4 (Official Form 4) (12/07)

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

In re	John R Major, Jr		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 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]
1st United Bank & Trus 19 South Second Street Oakland, MD 21550	1st United Bank & Trus 19 South Second Street Oakland, MD 21550	Line of Credit		32,771.00
Advanta Bank Corp Po Box 844 Spring House, PA 19477	Advanta Bank Corp Po Box 844 Spring House, PA 19477	ChargeAccount		15,000.00
American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063	American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063	Single Family Home 341 Hidden Meadow Lane Swanton, MD 21561		871,888.00 (850,000.00 secured)
Amex P.o. Box 981537 El Paso, TX 79998	Amex P.o. Box 981537 El Paso, TX 79998	CreditCard		8,321.00
Amex P.o. Box 981537 El Paso, TX 79998	Amex P.o. Box 981537 El Paso, TX 79998	CreditCard		6,394.00
Amex P.o. Box 981537 El Paso, TX 79998	Amex P.o. Box 981537 El Paso, TX 79998	CreditCard		863.00
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	Charge Account		17,739.00
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		16,003.00
Bank of America PO Box 15311 Wilmington, DE 19884	Bank of America PO Box 15311 Wilmington, DE 19884	Charge Account		10,000.00
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		27,232.00
Bank of the West 180 Montgomery Street San Francisco, CA 94104	Bank of the West 180 Montgomery Street San Francisco, CA 94104			50,000.00

### Case 09-23745 Doc 1 Filed 07/27/09 Page 7 of 11

B4 (Official Form 4) (12/07) - Cont.						
In re	John R Major, Jr	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]
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	CreditCard		847.00
Chase P.O. Box 15583 Wilmington, DE 19886-1194	Chase P.O. Box 15583 Wilmington, DE 19886-1194	Personal Guarantee - Business Line of Credit		103,849.00
First Bank P.O.Box 8580 Omaha, NE 68108-8580	First Bank P.O.Box 8580 Omaha, NE 68108-8580	Credit Card		8,968.00
PNC Bank P.O. Box 340777 Pittsburgh, PA 15230-7777	PNC Bank P.O. Box 340777 Pittsburgh, PA 15230-7777	Credit Card		25,289.00
Susquehanna Bank Pa 13511 Label Ln Hagerstown, MD 21740	Susquehanna Bank Pa 13511 Label Ln Hagerstown, MD 21740	Automobile		7,653.00
Vectra Bank 350 W Montezuma Ave Cortez, CO 81321	Vectra Bank 350 W Montezuma Ave Cortez, CO 81321	Line of Credit		57,870.00
Wachovia PO Box 563962 Charlotte, NC 28256-3962	Wachovia PO Box 563962 Charlotte, NC 28256-3962	Line of Credit		50,031.00
Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038	Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038	ChargeAccount		28,000.00
Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038	Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038	CheckCreditOrLine OfCredit		25,000.00

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

I, **John R Major**, **Jr**, 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 27, 2009	Signature	/s/ John R Major, Jr
			John R Major, Jr
			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

		District of Maryland		
In re	John R Major, Jr		Case No.	
		Debtor(s)	Chapter	11
	VEI	RIFICATION OF CREDITOR M	ATRIX	
Γhe ab	ove-named Debtor hereby verifie	es that the attached list of creditors is true and corr	rect to the best	of his/her knowledge.
Date:	July 27, 2009	/s/ John R Major, Jr		
		John R Major, Jr		

Signature of Debtor

1st United Bank & Trus 19 South Second Street Oakland, MD 21550

333

Advanta Bank Corp Po Box 844 Spring House, PA 19477

American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063

Amex P.o. Box 981537 El Paso, TX 79998

Bac Home Lns Lp/ctrywd 450 American St Simi Valley, CA 93065

Bank of America PO Box 15311 Wilmington, DE 19884

Bank of the West 180 Montgomery Street San Francisco, CA 94104

Cap One Po Box 85520 Richmond, VA 23285 Chase P.O. Box 15583 Wilmington, DE 19886-1194

Collection Svc Center 54 N Centre St Cumberland, MD 21502

Crd Prt Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

First Bank P.O.Box 8580 Omaha, NE 68108-8580

Natl Hosp Collections Po Box 699 Morgantown, WV 26507

PNC Bank P.O. Box 340777 Pittsburgh, PA 15230-7777

Susquehanna Bank Pa 13511 Label Ln Hagerstown, MD 21740

Vectra Bank 350 W Montezuma Ave Cortez, CO 81321

Verizon Maryland Inc 500 Technology Dr Weldon Spring, MO 63304 Wachovia PO Box 563962 Charlotte, NC 28256-3962

Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038