Case 09-24584 Doc 1 Filed 08/07/09 Page 1 of 56 **B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition** District of Maryland Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Ace Contracting, Inc. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):

Ace Rolloff Service Ace Container Service Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): **52-2263752** than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1012 Hillpine Road Baltimore, MD ZIP CODE 21220 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business **Baltimore** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): 1012 Hillpine Rd ZIP CODE 21220 Baltimore, MD Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ☐ Health Care Business Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Recognition of a Foreign Individual (includes Joint Debtors) Chapter 9 U.S.C. § 101(51B) Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 ■ Railroad V Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Chapter 12 Partnership Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 check this box and state type of entity below.) Joint Clearing Bank Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). 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 Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\mathbf{\Delta}$ ш 50-100-200-1.000-5.001-10.001-25 001-50.001-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets  $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 to \$500 \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$1 billion billion million million million million million Estimated Liabilities A \$10,000,001 \$50,000,001 \$50,001 to \$500,001 to \$1,000,001 \$100,000,001 \$0 to \$100,001 to \$500,000,001 More than \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 to \$1 billion billion million million million million million

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Ace Contracting, Inc.
All Prior Bankruptcy Cases File	ed Within Last 8 Years (If more than two, attach additional sheet.)
Location	Case Number: Date Filed:
Where Filed: Baltimore Division of US District Court Location	09-11223         01/26/2009           Case Number:         Date Filed:
Where Filed:	
	se, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)
Name of Debtor: NONE	Case Number: Date Filed:
District:	Relationship: Judge:
Exhibit A	Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 1 10Q) with the Securities and Exchange Commission pursuant to Section 13 of the Securities Exchange Act of 1934 and is requesting relief under chapter than the securities of the Securities Exchange Act of 1934 and is requesting relief under chapter than the securities of the Securities Exchange Act of 1934 and is requesting relief under chapter than the securities of the Securities Exchange Act of 1934 and is requesting relief under chapter than the securities are secured to the securities of the Securities Exchange Act of 1934 and is requested to the securities are secured to the	3 or 15(d) whose debts are primarily consumer debts)
Exhibit A is attached and made a part of this petition.	X Not Applicable Signature of Attorney for Debtor(s) Date
	Exhibit C
<b>☑</b> No	Exhibit D
To be completed by every individual debtor. If a joint petition is filed, each	ich spouse must complete and attach a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and ma	nade a part of this petition.
If this is a joint petition:	
Exhibit D also completed and signed by the joint debtor is attach	hed and made a part of this petition
_	
	nation Regarding the Debtor - Venue
Debtor has been domiciled or has had a residence pr	(Check any applicable box)
Debtor has been domiciled or has had a residence, propreceding the date of this petition or for a longer part	(Check any applicable box)  orincipal place of business, or principal assets in this District for 180 days immediately
preceding the date of this petition or for a longer par	(Check any applicable box)  orincipal place of business, or principal assets in this District for 180 days immediately
preceding the date of this petition or for a longer part.  There is a bankruptcy case concerning debtor's affiliate.  Debtor is a debtor in a foreign proceeding and has its	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  ts principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in
preceding the date of this petition or for a longer pare.  There is a bankruptcy case concerning debtor's affiliate.  Debtor is a debtor in a foreign proceeding and has its has no principal place of business or assets in the Unit this District, or the interests of the parties will be ser.  Certification by a Debtor	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  ts principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in
preceding the date of this petition or for a longer pare.  There is a bankruptcy case concerning debtor's affiliate.  Debtor is a debtor in a foreign proceeding and has its has no principal place of business or assets in the Unit this District, or the interests of the parties will be ser.  Certification by a Debtor	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  Its principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in regard to the relief sought in this District.  The Who Resides as a Tenant of Residential Property
preceding the date of this petition or for a longer par  There is a bankruptcy case concerning debtor's affiliate  Debtor is a debtor in a foreign proceeding and has its has no principal place of business or assets in the Unit this District, or the interests of the parties will be ser  Certification by a Debtor	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  Its principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in rved in regard to the relief sought in this District.  Who Resides as a Tenant of Residential Property  Check all applicable boxes.)
preceding the date of this petition or for a longer par  There is a bankruptcy case concerning debtor's affiliated by the series of the parties will be series of the parties will be series.  Certification by a Debtor	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  Its principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in rved in regard to the relief sought in this District.  Who Resides as a Tenant of Residential Property  Check all applicable boxes.)  session of debtor's residence. (If box checked, complete the following).
preceding the date of this petition or for a longer par  There is a bankruptcy case concerning debtor's affiliated by the series of the parties will be series of the parties will be series.  Certification by a Debtor  Candlord has a judgment against the debtor for posses.	(Check any applicable box)  principal place of business, or principal assets in this District for 180 days immediately rt of such 180 days than in any other District.  iate. general partner, or partnership pending in this District.  ts principal place of business or principal assets in the United States in this District. or nited States but is a defendant in an action or proceeding [in a federal or state court] in rved in regard to the relief sought in this District.  • Who Resides as a Tenant of Residential Property  Check all applicable boxes.)  pession of debtor's residence. (If box checked, complete the following).  (Name of landlord that obtained judgment)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Ace Contracting, Inc.
Sign	l natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United 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 Not Applicable  Signature of Debtor	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 <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X Not Applicable  (Signature of Foreign Representative)
X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney)  Date	(Printed Name of Foreign Representative)  Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X /s/ William F. Hickey III Signature of Attorney for Debtor(s)  William F. Hickey III Bar No. 27341  Printed Name of Attorney for Debtor(s) / Bar No.  LAW OFFICE OF WILLIAM F. HICKEY, LLC  Firm Name	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.
Address  139 W. Main Street Elkton, MD 21921  Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
(410) 620-5077 (410) 620-5033  Telephone Number  8/7/2009  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.	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
Signature of Debtor (Corporation/Partnership)	X Not Applicable
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.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
X s/ Duane Epps	individual.

Signature of Authorized Individual

#### **Duane Epps**

Printed Name of Authorized Individual

#### **President**

Title of Authorized Individual

#### 8/7/2009

Date

If more than one person prepared this document, attach 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.

Case 09-24584 Doc 1 Filed 08/07/09 Page 4 of 56

### UNITED STATES BANKRUPTCY COURT District of Maryland

In re:	Ace Contracting, Inc.		, Ca	se No.	
		Debtor	Ch	apter	11
	Exhi	bit "A" to V	oluntary Petitior	1	
1.	If any of debtor's securities are registered number is .	under section 12 of the S	Securities and Exchange Act of 19	34, the	SEC file
2.	The following financial data is the latest a	vailable information and r	refers to debtor's condition on .		
a.	Total assets		\$		758,110.00
b.	Total debts (including debts listed in 2.c.,	below)	\$		523,039.86
					Approximate number of holders
C.	Debt securities held by more than 500 ho	olders.			
	secured unsecured	subordinated			
d.	Number of shares of preferred stock				
e.	Number of shares of common stock				
	Comments, if any:				
3.	Brief description of debtor's business:				
	7				

List the name of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

4.

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 5 of 56

# United States Bankruptcy Court District of Maryland

In re:		Case No.	
Ace Contracting, Inc.		Chapter	11
STATEMENT REGARDING AUTHO	ORITY T	O SIGN AND FILE P	ETITION
I, <b>Duane Epps</b> , declare under penalty of perjury that I am the <b>2000</b> the following resolution was duly adopted by the of this Cor	President of		
"Whereas, it is in the best interest of this Corporation to file a Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United			
Be It Therefore Resolved, that <b>Duane Epps</b> , <b>President</b> of this documents necessary to perfect the filing of a Chapter 11 voluntation			
Be It Further Resolved, that <b>Duane Epps</b> , <b>President</b> of this Coproceedings on behalf of the Corporation, and to otherwise do an necessary documents on behalf of the Corporation in connection	nd perform al	I acts and deeds and to execu	
Be It Further Resolved, that <b>Duane Epps</b> , <b>President</b> of this C attorney and the law firm of <b>LAW OFFICE OF WILLIAM F. HICKEY</b> ,			
Executed on: 8/7/2009	_	<u>s/ Duane Epps</u> Duane Epps	

Alban Tractor Company, Inc. 8531 Pulaski Highway Baltimore, MD 21237

## United States Bankruptcy Court District of Maryland

In re Ace Contracting, Inc.	Debtor	,	Case No.		
LIST OF CRED	ITORS HOLDING 20			NSECURED	CLAIMS
(1)  Name of creditor and complete mailing address including zip code	(2)  Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3)  Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)		(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5)  Amount of claim [if secured also state value of security]
Harford County Dept of Law 220 S. Main St Bel Air, MD 21014					\$989.41
WIF Workers' Compensation Insurance 8722 Lock Raven Blvd Towson, MD 21286			С	DISPUTED	\$21,585.00
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257					\$21,271.00 SECURED VALUE:
Days Cove Reclamation Company 51 Franklin Street, Suite 301 Annapolis, MD 21401			C	DISPUTED	\$31,000.00 \$17,734.42
Yellow Book - Mid Atlantic P.O. Box 347 Newark, NJ 07101					\$16,345.30

\$10,204.10

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

In re	Ace Contracting, Inc.	, Case No.	
	Debtor	Chapter	11

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

(1)

Name of creditor and complete mailing address including zip code (2)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.) (4)

Indicate if claim is contingent, unliquidated, disputed or subject to setoff (5)

Amount of claim [if secured also state value of security]

Maryland Environmental Services 259 Najoles Road Millersville, MD 21108

Charles Blosenski 265 Lippitt Road Honeybrook, PA 19344

**DISPUTED** 

**DISPUTED** 

\$8,000.00

\$8.521.54

SECURED VALUE: \$45,000.00

PNC Bank 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025

**DISPUTED** 

\$7,399.63

CitiBusiness Card P.O. Box 183065 Columbus, OH 43218

\$6,091.19

Toyota Financial Services P.O. Box 371339 Pittsburgh, PA 15250

CONTINGENT DISPUTED

\$5,375.75

SECURED VALUE: \$25,000.00

Ben's Tire Sales, Inc. 629 Pulaski Highway Joppa, MD 21085 \$4,370.68

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

In re	Ace Contracting, Inc.	,	Case No.	
		Debtor	Chapter	11

LIST OF CREI	DITORS HOLDING	20 LARGEST	UNSECURE	D CLAIMS
(1) Name of creditor	(2) Name, telephone number and	(3) Nature of claim	(4) Indicate if claim	<b>(5)</b> Amount of claim
and complete mailing address including zip code	complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(trade debt, bank loan, gov- ernment contract, etc.)	is contingent, unliquidated, disputed or subject to setoff	[if secured also state value of security]
Yellow Book USA 2560 Renaissance Blvd King of Prussia, PA 19406			DISPUTED	\$2,551.89
Honeygo Run Reclamation 10710 Philadelphia Rd Perry Hall, MD 21128			DISPUTED	\$2,500.00
Central Collection Unit 300 West Preston Street Baltimore, MD 21201				\$2,021.19
Baltimore County 400 Washington Avenue Towson, MD 21204			DISPUTED	\$1,961.95
Chesapeake Publishing Corp 29088 Airpark Drive Easton, MD 21061				\$1,797.34
Motor Vehicle Administration Central Collection Unit 301 West Preston Street Baltimore, MD 21201			DISPUTED	\$1,670.19

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

	Debtor	C	Chapter 1	1	
LIST OF CRE	DITORS HOLDING 20	LARGES	T UNS	ECURED	CLAIMS
(1)	(2)	(3)		(4)	(5)
lame of creditor nd complete nailing address ncluding zip ode	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, gov- ernment contract, etc.)	is d uni dis	icate if claim contingent, iquidated, puted or oject to setoff	Amount of claim [if secured also state value of security]
Central Collection Unit Compliance Division 01 West Preston Street Baltimore, MD 21201					\$1,594.70
Colliflower 320 Pulaski Highway Baltimore, MD 21220					\$1.385.15
OnSite Service on the Spot 901 Halthorp Avenue Halethorpe, MD 21227					\$1,058.27
	DECLARATION UNDER PE ON BEHALF OF A CORPORAT	_		P	
I, Duane Epps, President of the C and correct to the best of my infor	orporation named as the debtor in this case, demation and belief.	eclare under penalty o	f perjury that	I have read the foreg	oing list and that it is true
Date: <b>8/7/2009</b>		s/ Duane Epps			

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.

(Print Name and Title)

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 10 of 56

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

n re:	Ace Contracting, Inc.	Case No.	
	Debtor .	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
.5391 acre NE Rear 1950 ft. Bowleys Quarters Road Baltimore, MD 21220 District 15, Tax #02-653260	Fee Owner		\$ 50,000.00	\$ 0.00
108 Bowleys Quarters Road Baltimore, MD 21220 .67 acre, District 15, Tax #02-650750	Fee Owner		\$ 50,000.00	\$ 0.00
118 Philadelphia Road Joppa, MD 21085 Tax ID #01-033972	Fee Owner		\$ 50,000.00	\$ 15,000.00
218 Earls Road Baltimore, MD 21220 Tax ID# 15-13-920290	Fee Owner		\$ 160,000.00	\$ 122,865.00
	Total	>	\$ 310,000.00	

(Report also on Summary of Schedules.)

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

In re	Ace Contracting, Inc.	Case No.	
	Debtor		(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Accounts Receivable - \$15K 30-60 and \$10K 90 days old		25,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia Bank Business Checking Account		1,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.	X			
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 12 of 56

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

In re	Ace Contracting, Inc.	Case No.	
	Debtor .	(If know	vn)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1985 Mack truck VIN #2M28120CXFC055144		20,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1989 Huds Trailer VIN# 10HHT2001K100000Z		2,500.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Peterbuilt VIN #1XPAL90X6SN386134		45,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Mack Truck VIN# 1M2P267C0KYM049789		47,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Ford F250, VIN #1FTSX21P16EA36142		25,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		Ford F350 VIN# 1FDWF36P87EA03591		31,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2 Office desks and chairs		400.00
Office equipment, furnishings, and supplies.		2001 Micro Innovations Computer System		500.00

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 13 of 56

B6B (Official Form 6B) (12/07) -- Cont. Case No. In re Ace Contracting, Inc. (If known)

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.		2002 Compaq Computer		1,500.00
Office equipment, furnishings, and supplies.		Air Conditioning Unit		500.00
Office equipment, furnishings, and supplies.		Brother MFC 9700 USB printer, fax/copier		400.00
Office equipment, furnishings, and supplies.		Cell Phones		800.00
Office equipment, furnishings, and supplies.		File Cabinets in Storage		1,000.00
Office equipment, furnishings, and supplies.		Link Point Credit Card Processing Machine		1,500.00
Office equipment, furnishings, and supplies.		Office Phone & Internet Connection		10.00
29. Machinery, fixtures, equipment and supplies used in business.		155 Spot-A-Pots & 6 Hand-Washing Stations		105,000.00
Machinery, fixtures, equipment and supplies used in business.		70 Roll Off Dumpsters Serial #s 10508 - 10520		140,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached	Total >	\$ 448,110.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re	Ace Contracting, Inc.			Case No.	
		Debtor	-′		(If known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  BHB Leasing, LTD  1712 North Frazier, #201B  Conroe, TX 77301			Security Agreement 155 Spot-A-Pots & 6 Hand-Washing Stations VALUE \$105,000.00			х	104,000.00	0.00
ACCOUNT NO.  Charles Blosenski 265 Lippitt Road Honeybrook, PA 19344		Non-Purchase Money Security Agreement 1995 Peterbuilt VIN #1XPAL90X6SN386134 VALUE \$45,000.00			х	8,000.00	8,000.00	
ACCOUNT NO. 70261801001  Fairville Company, LP P.O. Box 2425 Coppell, TX 75019			Security Agreement 2000 Mack Truck VIN# 1M2P267C0KYM049789				46,108.56	0.00
ACCOUNT NO. 42451909 Ford Credit P.O. Box 220564 Pittsburgh, PA 15257			10/14/2008 Security Agreement Ford F350 VIN# 1FDWF36P87EA03591 VALUE \$31,000.00				30,581.04	21,271.00

continuation sheets attached

2

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 188,689.60	\$ 29,271.00	
\$	\$	

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re	Ace Contracting, Inc.		,	Case No.	
		Debtor	·		(If known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  James C. Brennan & Deborah M Engram Assignees fm Philip W Ruby Assignor 825 Eastern Blvd. Baltimore, MD 21221  Brennan & Brennan, Attys at Law, PA 825 Eastern Blvd Baltimore, MD 21221  Philip W. Ruby 700 Dorsey Ave. Baltimore, MD 21221			Mortgage 118 Philadelphia Road Joppa, MD 21085 Tax ID #01-033972  VALUE \$50,000.00				15,000.00	0.00
ACCOUNT NO. 29096  Pentech Financial Services, Inc. P.O. Box 712492 Cincinnati, OH 45271  UCC Direct Services PO Box 29071 Glendale, CA 91209			09/15/2008 Security Agreement 70 Roll Off Dumpsters Serial #s 10508 - 10520  VALUE \$140,000.00			X	51,604.09	0.00
ACCOUNT NO. 0066384765  Toyota Financial Services P.O. Box 371339 Pittsburgh, PA 15250  Niles, Barton & Wilmer, LLP 111 South Calvert Street Baltimore, MD 21202			07/09/2008 Security Agreement 2006 Ford F250, VIN #1FTSX21P16EA36142 VALUE \$25,000.00	x		X	30,375.75	5,375.75

Sheet no.  $\underline{1}$  of  $\underline{2}$  continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 96,979.84	\$ 5,375	5.75
\$	\$	

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

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 16 of 56

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

In re	Ace Contracting, Inc.		Case No.	
		Debtor		(If known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 015509642  Vigilant Federal Savings Bank 532 Eastern Blvd Baltimore, MD 21221			Second Lien on Residence 218 Earls Road Baltimore, MD 21220 Tax ID# 15-13-920290				36,841.80	0.00
ACCOUNT NO. 10102841  Vigilant Federal Savings Bank 532 Eastern Blvd Baltimore, MD 21221			04/16/2008 First Lien on Residence 218 Earls Road Baltimore, MD 21220 Tax ID# 15-13-920290  VALUE \$160,000.00				86,023.71	0.00

Sheet no.  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 122,865.51	\$ 0.00
\$ 408,534.95	\$ 34,646.75

(Report also on Summary of (If applicable, report schedules)

Schedules)

Summary of Certain Liabilities and Related Data.)

Case 09-24584 Doc 1 Filed 08/07/09 Page 17 of 56

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

In r	n re Ace Contracting, Inc.	Case No.	
	Debtor		(If known)
	SCHEDULE E - CREDITORS HOLDING UNSEC	URED PRIORITY	CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Scheo	lule E.	
TYF	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are	e listed on the attached sheets.)	
	Domestic Support Obligations		
•	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child esponsible relative of such a child, or a governmental unit to whom such a domestic support claim has 1 U.S.C. § 507(a)(1).		•
	Extensions of credit in an involuntary case		
арро	Claims arising in the ordinary course of the debtor's business or financial affairs after the commer ppointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	cement of the case but before the	e earlier of the
	Wages, salaries, and commissions		
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to endependent sales representatives up to \$10,950* per person earned within 180 days immediately precessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).		
	Contributions to employee benefit plans		
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding essation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ng the filing of the original petition	, or the
	Certain farmers and fishermen		
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debto	or, as provided in 11 U.S.C. § 507	(a)(6).
	Deposits by individuals		
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or senat were not delivered or provided. 11 U.S.C. § 507(a)(7).	rvices for personal, family, or hous	sehold use,
<b>√</b>	Taxes and Certain Other Debts Owed to Governmental Units		
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set f	orth in 11 U.S.C. § 507(a)(8).	
	Commitments to Maintain the Capital of an Insured Depository Institution		
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Cor Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital 507 (a)(9).		
	Claims for Death or Personal Injury While Debtor Was Intoxicated		

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re	Ace Contracting, Inc.		Case No.	
		Debtor	,	(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF
(See instructions above.)	8	HUSBAN OR (		CO	ONLI	⊡			ANY
ACCOUNT NO.  Baltimore County 400 Washington Avenue Towson, MD 21204			Real Property Taxes for Pacels 1513920460 and 1502653260			Х	1,961.95	1,961.95	0.00
ACCOUNT NO. 52-2263752  Comptroller of Maryland Revenue Administration Division Annapolis, MD 21411			12/31/2007 Witholding taxes for employees, state taes, Lien on Business				711.00	711.00	0.00
Department of the Treasury Internal Revenue Service Cincinnati, OH 45333			12/31/2007 2007 taxes			X	100.87	100.87	0.00
ACCOUNT NO. 01-033972  Harford County Dept of Law 220 S. Main St Bel Air, MD 21014			Taxes on 118 Philadelphia Rd, Joppa MD for 7/1/08 - 6/30/09				989.41	989.41	0.00
ACCOUNT NO. 219-84-3891 Internal Revenue Service P.O. Box 16336 Philadelphia, PA 19114			2006 taxes			Х	150.00	150.00	0.00
Internal Revenue Service P.O. Box 219749 Kansas City, MO 64121									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

\$	3,913.23	\$ 3,913.23	\$ 0.00
\$	3,913.23		
_		\$ 3,913.23	\$ 0.00

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

In re	Ace Contracting, Inc.		Case No.	_
		Dobtor	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

·							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8001455			05/30/2008				10,204.10
Alban Tractor Company, Inc. 8531 Pulaski Highway Baltimore, MD 21237			Equipment Rental				
ACCOUNT NO.			05/01/2008				4,370.68
Ben's Tire Sales, Inc. 629 Pulaski Highway Joppa, MD 21085			Tires				
ACCOUNT NO. 2192680			05/09/2008				2,021.19
Central Collection Unit 300 West Preston Street Baltimore, MD 21201							
ACCOUNT NO. 00143193			07/10/2008				1,594.70
Central Collection Unit Compliance Division 301 West Preston Street Baltimore, MD 21201			Vehicle Tags				

5 Continuation sheets attached

Subtotal > \$ 18,190.67

In re	Ace Contracting, Inc.		Case No.	
	Ace Contracting, Inc.	Debter	' (If I	(nown)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			09/09/2008				1,797.34
Chesapeake Publishing Corp 29088 Airpark Drive Easton, MD 21061  Winegrad, Hess, Friedman & Levitt, 400 Redland Court, Suite 212 Owings Mills, MD 21117			bill				
ACCOUNT NO. 4122510022189552			08/18/2008				6,091.19
CitiBusiness Card P.O. Box 183065 Columbus, OH 43218  Citi Cards P.O. Boc 6077 Sioux Falls, SD 57117			Credit Card				
ACCOUNT NO. 01249			06/16/2008				1,385.15
Colliflower 9320 Pulaski Highway Baltimore, MD 21220			Parts for Equipment				
ACCOUNT NO.						Х	17,734.42
Days Cove Reclamation Company 51 Franklin Street, Suite 301 Annapolis, MD 21401			Bill				

Sheet no.  $\underline{1}$  of  $\underline{5}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 27,008.10

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Ace Contracting, Inc.		Case No.		
	Ace contracting, inc.	Dabtan	-,	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						Х	2,500.00
Honeygo Run Reclamation 10710 Philadelphia Rd Perry Hall, MD 21128							
ACCOUNT NO. 4275489			01/01/2008			х	21,585.00
IWIF Workers' Compensation Insurance 8722 Lock Raven Blvd Towson, MD 21286  Richard Kind, Esq. King & Dashoff One Church Lane Baltimore, MD 21208  David R. Spear, Examiner IWIF Compensation Insurance 8722 Loch Raven Blvd. Towson, MD 21286			Audit by IWIF - Incorrect Figures working with David Spear to correct				
Joseph, Mann & Creed P.O. Box 22253 Beachwood, OH 44122			05/22/2008 Bill				324.60
ACCOUNT NO.						Х	8,521.54
Maryland Environmental Services 259 Najoles Road Millersville, MD 21108			Bill				

Sheet no.  $\underline{2}$  of  $\underline{5}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 32,931.14

Total > Schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Ace Contracting, Inc.		Case No.		
	Ace contracting, inc.	Dabtan	-,	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							889.00
Maryland Oil Company 8101 Rosebank Avenue Baltimore, MD 21222							
ACCOUNT NO. 2192680			05/01/2008			Х	1,670.19
Motor Vehicle Administration Central Collection Unit 301 West Preston Street Baltimore, MD 21201			Fees for tags of vehicle not owned				
ACCOUNT NO. 70-19-242346			01/24/2008				250.00
National Indemnity Group 145 Bradford Drive West Berlin, NJ 08091			Insurance				
GB Collects, LLC 145 Bradford Drive West Berlin, NJ 08091							
Van Dinter & Associates, Inc. 28069 Diaz Road, Suite E Temecula, CA 92590							
ACCOUNT NO. 15-02-653260			03/01/2008				973.63
Office of Budget & Finance 400 Washington Avenue, Room 150C Towson, MD 21204			Taxes				

Sheet no.  $\,\underline{3}$  of  $\underline{5}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

3,782.82 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Ace Contracting, Inc.		Case No.		
	Ace contracting, inc.	Dabtan	-,	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15-13-920460			03/01/2008				809.27
Office of Budget & Finance 400 Washington Avenue Room 150 C Towson, MD 21204			Taxes				
ACCOUNT NO. 4106863530			06/03/2008				1,058.27
OnSite Service on the Spot 1901 Halthorp Avenue Halethorpe, MD 21227			Bobcat Rental				
ACCOUNT NO. 5501362379			08/01/2008			Х	7,399.63
PNC Bank 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025			Bank Fees				
LEIB Solutions 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025							
Consumer Loan Center PS-PCLC-02-R 2730 Liberty Avenue Pittsburgh, PA 15222							
ACCOUNT NO. 25175859			02/22/2008				339.09
State of Maryland Department of Labor, Licensing & Re 1100 North Eautaw Street, Room 410 Baltimore, MD 21201			unemployment Insurance				

Sheet no.  $\underline{4}$  of  $\underline{5}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,606.26

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Ace Contracting, Inc.		Case No.	
	Ace Contracting, Inc.	Debter	' (If I	(nown)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2326243			04/13/2008				175.50
The Insurance Compliance Division The MD MVA 6601 Ritchie Highway, N.E. Glen Burnie, MD 21062			Security Agreement				
ACCOUNT NO. 265079			03/20/2007				16,345.30
Yellow Book - Mid Atlantic P.O. Box 347 Newark, NJ 07101			Advertising				
Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011							
ACCOUNT NO. 292345			07/14/2008			Х	2,551.89
Yellow Book USA 2560 Renaissance Blvd King of Prussia, PA 19406			Advertising				
Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011							

Sheet no.  $\underline{5}$  of  $\underline{5}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 19,072.69

Total > \$ 110,591.68

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 25 of 56

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

In re:	Ace Contracting, Inc.		Case No.		
		Debtor	<u></u>	(If known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 09-24584 Doc 1 Filed 08/07/09 Page 26 of 56

In re: Ace Contracting, Inc.

Case No.

Debtor

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

### UNITED STATES BANKRUPTCY COURT District of Maryland

In re: A	ce Con	tractin	g, Inc.
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Case No.	

Chapter 11

	BUSINESS INCOME AND	<b>EXPENS</b>	ES		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY I	NCLUDE informati	on directly related to	the busines	SS
operation			•		
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	120,000.00		
PART B	- ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:		_		
2.	Gross Monthly Income:			\$	10,000.00
	- ESTIMATED FUTURE MONTHLY EXPENSES:				,
4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17.	Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.)	\$	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		
	Payments to Be Made Directly By Debtor to Secured Creditors For		0.00		
	Pre-Petition Business Debts (Specify):  None				
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	9,100.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	900.00

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

### United States Bankruptcy Court District of Maryland

In re Ace Contracting, Inc.		Case No.	
	Debtor	- Chapter	11

#### **SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 310.000.00		
B - Personal Property	YES	3	\$ 448,110.00		
C - Property Claimed as Exempt	NO				
D - Creditors Holding Secured Claims	YES	3		\$ 408.534.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 3,913.23	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 110,591.68	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	NO	0			\$
J - Current Expenditures of Individual Debtor(s)	NO	0			\$
TOTAL		17	\$ 758,110.00	\$ 523,039.86	

Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court District of Maryland

In re	Ace Contracting, Inc.	Case No.			
	Debtor	Chapter	11		
	STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)				

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,923.82
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,923.82

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$34,646.75
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,923.82	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$110,591.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$145,238.43

Case 09-24584 Doc 1 Filed 08/07/09 Page 30 of 56

B6 Declaration (Official Form 6 - Declaration) (12/07) In re Ace Contracting, Inc. Case No. (If known) Debtor **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR** (NOT APPLICABLE) DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I Duane Epps, the President of the Corporation named as debtor in this case, declare under penalty of 19 perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. s/ Duane Epps Date 8/7/2009 Signature:

**Duane Epps President** 

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 09-24584 Doc 1 Filed 08/07/09 Page 31 of 56

## United States Bankruptcy Court District of Maryland

In re: Ace Contracting, Inc. Case No.

### **List of Equity Security Holders**

REGISTERED NAME OF HOLDER OF SECURITY	CLASS OF	NUMBER	KIND OF INTEREST
LAST KNOWN ADDRESS OR PLACE OF BUSINESS	SECURITY	REGISTERED	REGISTERED

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

ON BEHALI (	OF A CORPORATION OR PARTNERSHIP
I, <b>Duane Epps</b> , <b>President</b> of the Corporation named as t Security Holders and that it is true and correct to the best	the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity t of my information and belief.
Date: 8/7/2009	s/ Duane Epps
24.0.	Duane Epps ,President
	Budile Epps it resident

### UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

In re:	Ace Contracting, Inc.	Case No		
	Debtor	Chapter <u>11</u>		
	VERIFICATION OF CREDITOR MATRIX			

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **6** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 8/7/2009 Signed: s/ Duane Epps
Duane Epps

Signed: /s/ William F. Hickey III

William F. Hickey III
Attorney for Debtor(s)

Bar no.: **27341** 

LAW OFFICE OF WILLIAM F. HICKEY, LLC

139 W. Main Street Elkton, MD 21921

Telephone No.: (410) 620-5077 Fax No.: (410) 620-5033

E-mail address: whickey@kirshlawyers.com

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT District of Maryland

In re:	Ace Contracting, Inc.		Case No.	
	-	Debtor		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

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

None

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

AMOUNT	SOURCE	FISCAL YEAR PERIOD
240,000.00	Ace Contracting, Inc. 1012 Hill Pine Road Baltimore, MD 21220	12/31/2006
280,000.00	Ace Contracting Inc. 1012 Hill Pine Road Baltimore, MD 21220	12/31/2007
120,000.00	Ace Contracting, Inc. 1012 Hill Pine Road Baltimore, MD 21220	12/31/2008

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

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

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

None **☑**  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None  $\mathbf{\Delta}$ 

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

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL **OWING** 

None  $\Delta$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

STILL OWING

STATUS OR

DISPOSITION

Closed/Inactiv

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** NATURE OF PROCEEDING AND CASE NUMBER Maryland State of Dept of Labor Other Civil Licensing and Regulation vs County Ace Contracting Inc. 03C08012516

State of Maryland Department of Temporary Restraining

the Environment Order

03-C-09-3031

Maryland Oil Co vs Ace Contract

Contracting Inc.

080400113292008

Brennan, et al vs Ace **Foreclosure** 

Contracting, Inc.

03C08012129

Engram, et al vs Ace **Foreclosure** 

Contracting, Inc.

03C08012128

Days Cove Reclamation Co., Inc. Contract vs Ace Contracting, Inc.

080400251042008

**COURT OR AGENCY** AND LOCATIO

**Circuit Court for Baltimore** 

400 Washington Avenue

Towson, MD 21204

**Circuit Court for Baltimore** 

County

**District Court for Baltimore** 

County

120 East Chesapeake Avenue

Towson, MD 21286

**Circuit Court for Baltimore** 

County

400 Washington Avenue Towson, MD 21204

**Circuit Court for Baltimore** 

County

400 Washington Avenue Towson, MD 21204

**Distrcit Court for Baltimore** 

County

8914 Kelso Drive

Baltimore, MD 21221-3135

Open/Active

Open/Active

**Pending** 

Active

Active

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

Comptroller of Maryland **Revenue Administration Division** Annapolis, MD 21411

Witholding taxes for employees, state

taes, Lien on Business

#### 5. Repossessions, foreclosures and returns

None  $\mathbf{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DATE OF REPOSSESSION. AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE. **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**TERMS OF** NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None  $\mathbf{\Lambda}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** NAME AND ADDRESS OF COURT DATE OF AND VALUE OF **CASE TITLE & NUMBER** OF CUSTODIAN **ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR, DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None **☑**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT,
OF PAYEE NAME OF PAYOR IF

OTHER THAN DEBTOR (8/2008 - paid from

8/2008 - paid from family member

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY **\$5,000.00** 

The Law Office of Peter Kirsh 112 E. Cecil Ave. North East, MD 21901

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

.. .

Unknown 08/30/2

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

08/30/2008 2000 Bobcat for \$4,000 to pay

towards expenses

None **☑**  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION PNC Bank Baltimore, MD TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE #4848, 0.00

AMOUNT AND DATE OF SALE OR CLOSING 5

8/2008

## 12. Safe deposit boxes

None **✓**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

#### 14. Property held for another person

None

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

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None **✓** 

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

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

# None ☑

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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

# None ✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

## None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

### 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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

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

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NAME

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None  $\square$ 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

## 19. Books, records and financial statements

None 

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

NAME AND ADDRESS DATES SERVICES RENDERED

Allen Silver '06-'07

Owings Mills, MD

None 

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

Sam McEwen '03-'05

Columbia, MD

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

Allen Silver Owings Mills, MD

None  $\mathbf{\Lambda}$ 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None  $\mathbf{V}$ 

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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

DATE OF INVENTORY

INVENTORY SUPERVISOR

8

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

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

### 21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

100%

NAME AND ADDRESS

President

Duane Epps 1012 Hillpine Rd Baltimore, MD 21220

22. Former partners, officers, directors and shareholders

None 
☑

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None **☑**  b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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

None ☑ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# Case 09-24584 Doc 1 Filed 08/07/09 Page 42 of 56

Alban Tractor Company, Inc. 8531 Pulaski Highway Baltimore, MD 21237

Baltimore County 400 Washington Avenue Towson, MD 21204

Ben's Tire Sales, Inc. 629 Pulaski Highway Joppa, MD 21085

BHB Leasing, LTD 1712 North Frazier, #201B Conroe, TX 77301

Brennan & Brennan, Attys at Law, PA 825 Eastern Blvd Baltimore, MD 21221

Central Collection Unit 300 West Preston Street Baltimore, MD 21201

Central Collection Unit Compliance Division 301 West Preston Street Baltimore, MD 21201

Charles Blosenski 265 Lippitt Road Honeybrook, PA 19344

Chesapeake Publishing Corp 29088 Airpark Drive Easton, MD 21061

# Case 09-24584 Doc 1 Filed 08/07/09 Page 43 of 56

Citi Cards P.O. Boc 6077 Sioux Falls, SD 57117

CitiBusiness Card P.O. Box 183065 Columbus, OH 43218

Colliflower 9320 Pulaski Highway Baltimore, MD 21220

Comptroller of Maryland Revenue Administration Division Annapolis, MD 21411

David R. Spear, Examiner IWIF Compensation Insurance 8722 Loch Raven Blvd. Towson, MD 21286

Days Cove Reclamation Company 51 Franklin Street, Suite 301 Annapolis, MD 21401

Department of the Treasury Internal Revenue Service Cincinnati, OH 45333

Fairville Company, LP P.O. Box 2425 Coppell, TX 75019

Ford Credit P.O. Box 220564 Pittsburgh, PA 15257

# Case 09-24584 Doc 1 Filed 08/07/09 Page 44 of 56

GB Collects, LLC 145 Bradford Drive West Berlin, NJ 08091

Harford County Dept of Law 220 S. Main St Bel Air, MD 21014

Honeygo Run Reclamation 10710 Philadelphia Rd Perry Hall, MD 21128

Internal Revenue Service P.O. Box 16336 Philadelphia, PA 19114

Internal Revenue Service P.O. Box 219749 Kansas City, MO 64121

IWIF Workers' Compensation Insuranc 8722 Lock Raven Blvd Towson, MD 21286

James C. Brennan & Deborah M Engram Assignees fm Philip W Ruby Assignor 825 Eastern Blvd. Baltimore, MD 21221

Joseph, Mann & Creed P.O. Box 22253 Beachwood, OH 44122

LEIB Solutions 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025

# Case 09-24584 Doc 1 Filed 08/07/09 Page 45 of 56

Consumer Loan Center PS-PCLC-02-R 2730 Liberty Avenue Pittsburgh, PA 15222

Maryland Environmental Services 259 Najoles Road Millersville, MD 21108

Maryland Oil Company 8101 Rosebank Avenue Baltimore, MD 21222

Motor Vehicle Administration Central Collection Unit 301 West Preston Street Baltimore, MD 21201

National Indemnity Group 145 Bradford Drive West Berlin, NJ 08091

Niles, Barton & Wilmer, LLP 111 South Calvert Street Baltimore, MD 21202

Office of Budget & Finance 400 Washington Avenue Room 150 C Towson, MD 21204

Office of Budget & Finance 400 Washington Avenue, Room 150C Towson, MD 21204

OnSite Service on the Spot 1901 Halthorp Avenue Halethorpe, MD 21227

# Case 09-24584 Doc 1 Filed 08/07/09 Page 46 of 56

Pentech Financial Services, Inc. P.O. Box 712492 Cincinnati, OH 45271

Philip W. Ruby 700 Dorsey Ave. Baltimore, MD 21221

PNC Bank 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025

Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011

Richard Kind, Esq. King & Dashoff One Church Lane Baltimore, MD 21208

State of Maryland Department of Labor, Licensing & Re 1100 North Eautaw Street, Room 410 Baltimore, MD 21201

The Insurance Compliance Division The MD MVA 6601 Ritchie Highway, N.E. Glen Burnie, MD 21062

Toyota Financial Services P.O. Box 371339 Pittsburgh, PA 15250

UCC Direct Services PO Box 29071 Glendale, CA 91209

# Case 09-24584 Doc 1 Filed 08/07/09 Page 47 of 56

Van Dinter & Associates, Inc. 28069 Diaz Road, Suite E Temecula, CA 92590

Vigilant Federal Savings Bank 532 Eastern Blvd Baltimore, MD 21221

Winegrad, Hess, Friedman & Levitt, 400 Redland Court, Suite 212 Owings Mills, MD 21117

Yellow Book - Mid Atlantic P.O. Box 347 Newark, NJ 07101

Yellow Book USA 2560 Renaissance Blvd King of Prussia, PA 19406

# Case 09-24584 Doc 1 Filed 08/07/09 Page 48 of 56

Toyota Financial Services P.O. Box 371339 Pittsburgh, PA 15250

Pentech Financial Services, Inc. P.O. Box 712492 Cincinnati, OH 45271

Ford Credit P.O. Box 220564 Pittsburgh, PA 15257

Days Cove Reclamation Company 51 Franklin Street, Suite 301 Annapolis, MD 21401

Yellow Book - Mid Atlantic P.O. Box 347 Newark, NJ 07101

Alban Tractor Company, Inc. 8531 Pulaski Highway Baltimore, MD 21237

Maryland Environmental Services 259 Najoles Road Millersville, MD 21108

Charles Blosenski 265 Lippitt Road Honeybrook, PA 19344

PNC Bank 20 East Clementon Road, Suite 100 S Gibbsboro, NJ 08025

# Case 09-24584 Doc 1 Filed 08/07/09 Page 49 of 56

IWIF Workers' Compensation Insuranc 8722 Lock Raven Blvd Towson, MD 21286

CitiBusiness Card P.O. Box 183065 Columbus, OH 43218

OnSite Service on the Spot 1901 Halthorp Avenue Halethorpe, MD 21227

Ben's Tire Sales, Inc. 629 Pulaski Highway Joppa, MD 21085

Yellow Book USA 2560 Renaissance Blvd King of Prussia, PA 19406

Honeygo Run Reclamation 10710 Philadelphia Rd Perry Hall, MD 21128

Central Collection Unit 300 West Preston Street Baltimore, MD 21201

Baltimore County 400 Washington Avenue Towson, MD 21204

Chesapeake Publishing Corp 29088 Airpark Drive Easton, MD 21061

# Case 09-24584 Doc 1 Filed 08/07/09 Page 50 of 56

Motor Vehicle Administration Central Collection Unit 301 West Preston Street Baltimore, MD 21201

Central Collection Unit Compliance Division 301 West Preston Street Baltimore, MD 21201

Colliflower 9320 Pulaski Highway Baltimore, MD 21220

Fairville Company, LP P.O. Box 2425 Coppell, TX 75019

Form B1, Exhibit C (9/01)

# UNITED STATES BANKRUPTCY COURT District of Maryland

Exhibit "C"

ession of property e public health or	
Case No.:	
Chapter: 11	
r in possession of e a threat of sheets if necessary):	
erty identified in r environmental le harm to the	
	Case No.: Chapter: 11  r in possession of e a threat of heets if necessary):  erty identified in environmental

B24 (Official Form 24) (12/07)

# UNITED STATES BANKRUPTCY COURT District of Maryland

# CERTIFICATION TO COURT OF APPEALS BY ALL PARTIES

A notice of appeal having been filed in the above-styled matter on,
, and, [Names of all the appellants and
, and , [Names of all the appellants and all the appellees, if any], who are all the appellants [and all the appellees] hereby certify to the court under 28 U.S.C. § 158(d)(2)(A) that a circumstance specified in 28 U.S.C. § 158(d)(2) exists as stated below.
Leave to appeal in this matter ☐ is ☐ is not required under 28 U.S.C. § 158(a).
[If from a final judgment, order, or decree] This certification arises in an appeal from a final judgment, order, or decree of the United States Bankruptcy Court for the <u>District of Maryland</u> entered on[Date].
[If from an interlocutory order or decree] This certification arises in an appeal from an interlocutory order or decree, and the parties hereby request leave to appeal as required by 28 U.S.C. § 158(a).
[The certification shall contain one or more of the following statements, as is appropriate to the circumstances.]
The judgment, order, or decree involves a question of law as to which there is no controlling decision of the court of appeals for this circuit or of the Supreme Court of the United States, or involves a matter of public importance.
Or
The judgment, order, or decree involves a question of law requiring resolution of conflicting decisions.
Or
An immediate appeal from the judgment, order, or decree may materially advance the progress of the case or proceeding in which the appeal is taken.

[The parties may include or attach the information specified in Rule 8003(f)(3)(C).]

Signed: [If there are more than two signatories, all must sign and provide the information requested below. Attach additional signed sheets if needed.]

/s/ William F. Hickey III				
Attorney for Appellant (or Appellant,	Attorney for Appellant (or Appellant,			
if not represented by an attorney)	if not represented by an attorney)			
William F. Hickey III				
Printed Name of Signer	Printed Name of Signer			
139 W. Main Street				
Elkton, MD 21921				
Address	Address			
(410) 620-5077				
Telephone No.	Telephone No.			
8/7/2009	8/7/2009			
Date	Date			

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

In re Ace Contracting, Inc.

Debtor.	Chapter <b>11</b>	
STATEMENT	OF CORPORATE OWNERSHIP	
Comes now <b>Ace Contracting, Inc.</b> (the "Debte 7007.1 state as follows:	or") and pursuant to Fed. R. Bankr. P. 1007(a) and	
X All corporations that directly or indirectance listed below:	etly own 10% or more of any class of the corporation's equity interes	sts
Owner	% of Shares Owned	
Duane Epps 1012 Hillpine Rd Baltimore, MD 21220	100	
OR,		
There are no entities to report.		

# By/s/ William F. Hickey III

William F. Hickey III Signature of Attorney

Counsel for Ace Contracting, Inc.

Case No.

Bar no.:

LAW OFFICE OF WILLIAM F. HICKEY, LLC Address.:

> 139 W. Main Street **Elkton, MD 21921**

Telephone No.: (410) 620-5077

(410) 620-5033 Fax No.:

E-mail address: whickey@kirshlawyers.com

B10 (Official Form 10	<sup>0) (12/07)</sup> Case 09-24584	Doc 1	Filed 08/07/09	Page 5	<u>55</u>	<u>of 56</u>
UNITED STATES	S BANKRUPTCY COURT					PROOF OF CLAIM
Name of Debtor:				Case	e Nu	mber:
NOTE: This for			ative expense arising after the se may be filed pursuant to			at of the case. A request for payment of an
Name of Creditor (the	person or other entity to whom the debtor of			11 0.5.c. y s		neck this box to indicate that this claim
Name and address who	ere notices should be sent:				an	nends a previously filed claim.
				(If kn		
				Filed	d on:	
Telephone number:						
•	ere payment should be sent (if different from	n above):			Chec	k this box if you are aware that anyone else
				_ l	has f	led a proof of claim relating to your claim. h copy of statement giving particulars.
					Chec	k this box if you are the debtor
Telephone number:						istee in this case.
1. Amount of Claim as	s of Date Case Filed:					ount of Claim Entitled to Priority under 1:
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.			not i	U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.		
Check this box it	laim is entitled to priority, complete item 5. f claim includes interest or other charges in statement of interest or charges.		e principal amount of claim.	Spec	ify t	ne priority of the claim.
2. Basis for Claim:				—  ·	)ome	stic support obligations under
(See instruction #2 on	reverse side.)			1	1 U.	S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of ar	ny number by which creditor identifies d	lebtor:		ea	☐ Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. \$507	
3a. Debtor may have so						
(See instruction	#3a on reverse side.)				a)(4)	
4. Secured Claim (See	instruction #4 on reverse side.)					ibutions to an employee benefit 11 U.S.C. §507 (a)(5).
Check the appropriate be information.	ox if your claim is secured by a lien on proj	perty or a righ	of setoff and provide the requ	nested		\$2,425* of deposits toward
Nature of property or Describe:	right of setoff: Real Estate	Motor Vehic	le	0	r ser	ase, lease, or rental of property vices for personal, family, or household use – S.C. §507 (a)(7).
Value of Property:\$	Annual Interest Rate	%				or penalties owed to governmental units – 1
G	and other charges as of time case filed in	icluded in sec	ured claim,			. §507(a)(8).
if any: \$	Basis for perfect	ion:				<ul> <li>Specify applicable paragraph</li> <li>U.S.C. §507 (a)().</li> </ul>
Amount of Secured Cl	aim: \$ Amou	int of Unsecu	red: \$			
	of all payments on this claim has been cred	dited for the pu	rpose of making this proof of	?		Amount entitled to priority
claim. 7. Documents: Attach r	redacted copies of any documents that supp	ort the claim.	such as promissory notes.	\$	_	_
purchase orders, invoice	es, itemized statements or running accounts,	contracts, jud	gments, mortgages, and secur	ity		
agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)		) year.	*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or			
DO NOT SEND ORIGI	INAL DOCUMENTS. ATTACHED DOC	CUMENTS MA	AY BE DESTROYED AFTE		r the i	late of adjustment.
	available, please explain:					
Date	<b>Signature:</b> The person filing this claim r	must sion it Si	on and print name and title it	fany of the		FOR COURT USE ONLY
Date:	creditor or other person authorized to file	this claim and	d state address and telephone			
	different from the notice address above. A	Autaen copy of	power or attorney, if any.			
					-	

#### INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

#### Items to be completed in Proof of Claim form

#### Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

#### Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

#### 1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

#### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

# 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

#### 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

#### 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### 6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### 7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

#### Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

## \_DEFINITIONS\_

#### \_INFORMATION\_

#### Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

#### Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

#### Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

#### **Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

#### Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

#### **Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

#### Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

#### Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's taxidentification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

#### **Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

#### Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

#### Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the fact value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.