

American Express
P.O. Box 1270
Newark, NJ 07101-1270

BB&T
P.O. Box 2467
Greenville, SC 29602-2467

I.R.S.
P.O. Box 149338
Austin, TX 78714

Chase
P.O. Box 15153
Wilmington, DE 19886-5153

American Express
P.O. Box 1270
Newark, NJ 07101-1270

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

Apple
P.O. Box 1200
Fairfax, VA 22038

Citi Cards
P.O. Box 183065
Columbus, OH 43218-2564

Nordstrom
P.O. Box 79137
Phoenix, AZ 85062-9137

Chase
P.O. Box 15153
Wilmington, DE 19886-5153

Sandy Spring

Wachovia Bank
P.O. Box 15019
Wilmington, DE 19886-5019

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

Neiman Marcus
P.O. Box 5235
Carol Stream, IL 60197-5235

American Express
P.O. Box 1270
Newark, NJ 07101-1270

BB&T
P.O. Box 2467
Greenville, SC 29602-2467

American Express
P.O. Box 1270
Newark, NJ 07101-1270

Andrew S. Lerner, Esq.
American Express
PO Box 101145
Birmingham, AL 35210

Joseph J. Tenaglia
Trump Taj Mahal Casino
1000 Boardwalk at Virginia Ave
Atlantic City, NJ 08401

Joseph J. Tenaglia
Trump Plaza
Boardwalk at Mississippi Ave.
Atlantic City, NJ

Phillip S. Van Embden P.C.
Bally's Atlantic City
Park Place at Boardwalk
Atlantic City, NJ

United States Bankruptcy Court District of Maryland

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Ohr, Arthur, C. Name of Joint Debtor (Spouse) (Last, First, Middle): Kim, Ashley, H. All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 3213 Street Address of Debtor (No. & Street, City, and State): 10506 Rivers Bend Lane Potomac, Maryland ZIP CODE 20854

Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE

Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Debts are primarily business debts.

Filing Fee (Check one box) Full Filing Fee attached. Chapter 11 Debtors Check one box: 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). Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 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 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: 1-49, 50-99, 100-199, 200-999, 1,000-5,000, 5,001-10,000, 10,001-25,000, 25,001-50,000, 50,001-100,000, Over 100,000. Estimated Assets: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, \$100,000,001 to \$500 million, \$500,000,001 to \$1 billion, More than \$1 billion. Estimated Liabilities: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, \$100,000,001 to \$500 million, \$500,000,001 to \$1 billion, More than \$1 billion. THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Arthur C. Ohr, Ashley H. Kim
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)

Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Lawrence J. Anderson	8/7/2009
Signature of Attorney for Debtor(s)	Date
Lawrence J. Anderson	MD#37266

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- Yes, and Exhibit C is attached and made a part of this petition.
- No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

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

Name of Debtor(s):

Arthur C. Ohr, Ashley H. Kim

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

s/ Arthur C. Ohr

Signature of Debtor **Arthur C. Ohr**

s/ Ashley H. Kim

Signature of Joint Debtor **Ashley H. Kim**

Telephone Number (If not represented by attorney)

8/7/2009

Date

Signature of a Foreign Representative

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

(Check only **one** box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 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.

Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

s/ Lawrence J. Anderson

Signature of Attorney for Debtor(s)

Lawrence J. Anderson Bar No. MD#37266

Printed Name of Attorney for Debtor(s) / Bar No.

Pels, Anderson L.L.C.

Firm Name

4833 Rugby Ave., Fourth Floor Bethesda, MD 20814

Address

301-986-5570

Telephone Number

301-986-5571

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.

Signature of Non-Attorney Petition Preparer

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

Not Applicable

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

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

Address

Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

UNITED STATES BANKRUPTCY COURT
District of Maryland

In re Arthur C. Ohr Ashley H. Kim
 Debtor(s)

Case No. _____
 (if known)

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

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

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

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

2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

B 1D (Official Form 1, Exh. D) (12/08) – Cont.

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **s/ Arthur C. Ohr**

Arthur C. Ohr

Date: **8/7/2009**

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

UNITED STATES BANKRUPTCY COURT
District of Maryland

In re Arthur C. Ohr Ashley H. Kim
 Debtor(s)

Case No. _____
 (if known)

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

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

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

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2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

B 1D (Official Form 1, Exh. D) (12/08) – Cont.

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **s/ Ashley H. Kim**
Ashley H. Kim

Date: **8/7/2009**

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

In re: Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (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
10506 Rivers Bend Lane Potomac, MD 20854	Fee Owner	J	\$1,900,000.00	\$3,191,271.00
4609-B Pinecrest Office Park Dr. Alexandria, VA 22312	Fee Owner	J	\$ 162,140.00	\$ 192,000.00
NOTE: Debtors are joint on deed with Daniel H.B. Kim.				

Total > **\$2,062,140.00**

(Report also on Summary of Schedules.)

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

In re Arthur C. Ohr Ashley H. Kim

Case No. _____

(If known)

Debtors

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, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. 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.		Bank of America Checking Account	H	0.00
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.		SunTrust Bank Checking Account	J	1,900.00
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 Checking Account	J	250.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Beds, dressers, coffee table, T.V., living room, dining room, bedroom, and kitchen furniture, miscellaneous other household furnishings, miscellaneous other household electronics.	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Used men's and women's clothing	J	1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA 47204776	J	3,050.00
		NOTE: Cash surrender Value = \$33,533; Loan Balance = \$30,483		
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA Equitable 151207220	J	6,235.00
		NOTE: Cash Surrender Value = \$76,799; Loan Balance = \$70,546		
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA Equitable 45606973	J	2,456.00

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

In re Arthur C. Ohr Ashley H. Kim

Case No. _____

(If known)

Debtors

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, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		NOTE: Cash Surrender Value = \$34,157; Loan Balance = \$31,701		
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA Equitable 47255598	J	3,055.00
		NOTE: Cash Surrender Value = \$18,503; Loan Balance = \$15,448		
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Woodmen 6387994 Insurance Policy for daughter T.O.	J	266.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Woodmen 6387995 Insurance Policy for daughter L.O.	J	200.00
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.		Amerikor Investment Group, LLC	H	1.00
		NOTE: Arthur owns 71 shares. There are 350 shares outstanding. There are 17 members of the LLC, but 4 own the majority of shares. For information contact, Brian Kim at 301-217-9999 (w) or 240-498-5239 (c).		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	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			

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

In re Arthur C. Ohr Ashley H. Kim

Case No. _____

(If known)

Debtors

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, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20. 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.		Group lawsuit against Vantage Condo for EMD	W	1.00
		NOTE: Each plaintiff could receive a maximum of \$38,000 from the builder of a condo highrise in Fairfax because the project took 2 years longer to finish than promised and prices of homes have dropped significantly. Attorney: Henry FitzGerald (703) 525-8753.		
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.		2006 Hyundai Sonata 50,000 miles	W	5,750.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mercedes Benz GL450 51,000 miles	J	29,175.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mercedes Benz S550 35,000 miles Leased	J	38,550.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

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, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>3</u> continuation sheets attached			Total >	\$ 96,889.00

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

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

In re Arthur C. Ohr Ashley H. Kim

Debtors

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2006 Mercedes Benz GL450 51,000 miles	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	12,000.00	29,175.00
	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	4,550.00	
Amerikor Investment Group, LLC	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	1.00	1.00
AXA 47204776	Md. Code Ann., Ins. § 16-111(a)	3,050.00	3,050.00
AXA Equitable 151207220	Md. Code Ann., Ins. § 16-111(a)	6,235.00	6,235.00
AXA Equitable 45606973	Md. Code Ann., Ins. § 16-111(a)	2,456.00	2,456.00
AXA Equitable 47255598	Md. Code Ann., Ins. § 16-111(a)	3,055.00	3,055.00
Bank of America Checking Account	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	0.00	0.00
Beds, dressers, coffee table, T.V., living room, dining room, bedroom, and kitchen furniture, miscellaneous other household furnishings, miscellaneous other household electronics.	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	3,000.00	5,000.00
	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	2,000.00	
SunTrust Bank Checking Account	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	1,900.00	1,900.00
Used men's and women's clothing	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	299.00	1,000.00
Wachovia Bank Checking Account	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	250.00	250.00
Woodmen 6387994 Insurance Policy for daughter T.O.	Md. Code Ann., Ins. § 16-111(a)	266.00	266.00
Woodmen 6387995 Insurance Policy for daughter L.O.	Md. Code Ann., Ins. § 16-111(a)	200.00	200.00

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

In re Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
(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 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. 478957-0 Emigrant Mortgage 5 East 42nd Street New York, NY 10017 Greg Williamson		J	First Lien on Residence 10506 Rivers Bend Lane Potomac, MD 20854 VALUE \$1,900,000.00				1,457,000.00	0.00
NOTE: Paid \$14,867 on May 18, 2009 and has agreed to pay \$8,805.22 beginning June 1, 2009 ending May 1, 2010 to bring account current.								
ACCOUNT NO. 20050401818246 Hyundai Motor Finance Company P.O. Box 20829 Fountain Valley, CA 92728-0829		W	Security Agreement 2006 Hyundai Sonata 50,000 miles VALUE \$5,750.00				6,214.00	464.00
ACCOUNT NO. 7001831653 Mercedes Benz Financial P.O. Box 9001680 Louisville, KY 40290-1680		J	Security Agreement 2006 Mercedes Benz S550 35,000 miles Leased VALUE \$38,550.00				8,200.00	0.00
NOTE: Lease ends 11/2009								

1 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 1,471,414.00	\$ 464.00
\$	\$

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

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

In re Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
(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.	X	J	Deed of Trust 4609-B Pinecrest Office Park Dr. Alexandria, VA 22312 VALUE \$162,140.00	X			192,000.00	29,860.00
Sandy Spring 17801 Georgia Avenue Olney, MD 20832								
NOTE: Debtor and Daniel HB Kim are on the deed to this property. Bankers Funding Corporation is on the note. Debtor and Daniel HB Kim entered into a Deed of Trust and Assignment of Rents with lender. Debtor, Co-Debtor and Daniel HB Kim are personal guarantors								
ACCOUNT NO. 320701000488774		J	Fourth Lien on Residence 10506 Rivers Bend Lane Potomac, MD 20854 VALUE \$1,900,000.00				640,780.00	0.00
Wachovia Bank P.O. Box 530554 Atlanta, GA 30353-0554								
ACCOUNT NO. 4386-5407-1235-6592		J	Third Lien on Residence 10506 Rivers Bend Lane Potomac, MD 20854 VALUE \$1,900,000.00				641,990.00	0.00
Wachovia Bank P.O. Box 96074 Charlotte, NC 28296-0074								
ACCOUNT NO. 4386-5407-1199-7958		J	Second Lien on Residence 10506 Rivers Bend Lane Potomac, MD 20854 VALUE \$1,900,000.00				451,501.00	0.00
Wachovia Bank P.O. Box 96074 Charlotte, NC 28296-0074								

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 1,926,271.00	\$ 29,860.00
\$ 3,397,685.00	\$ 30,324.00

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

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

In re Arthur C. Ohr Ashley H. Kim

Debtors

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

 Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

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

* 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

B6E (Official Form 6E) (12/07) – Cont.

In re Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
(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 (See instructions above.)	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 ANY
ACCOUNT NO. I.R.S. P.O. Box 149338 Austin, TX 78714		J	2007 Income Taxes Owed				85,726.51	85,726.51	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	85,726.51	\$	85,726.51	\$	0.00
\$	85,726.51				
		\$	85,726.51	\$	0.00

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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (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 <i>(See instructions above.)</i>	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. 1000 American Express P.O. Box 1270 Newark, NJ 07101-1270	H	Credit Card Charges				19,291.75
ACCOUNT NO. 1009 American Express P.O. Box 1270 Newark, NJ 07101-1270 Aegis Receivables Management P.O. Box 404 Fort Mill, SC 29716	H	Credit Card Charges				9,143.73
ACCOUNT NO. 1008 American Express P.O. Box 1270 Newark, NJ 07101-1270 NCI P.O. Box 740640 Atlanta, GA 30374		Credit Card Charges				2,159.00

8 Continuation sheets attached

Subtotal >	\$	30,594.48
Total >	\$	

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 3007 American Express P.O. Box 1270 Newark, NJ 07101-1270 NCO Financial Systems PO Box 585 Ramsey, NJ 07446	H	Credit Card Charges				43,747.00
ACCOUNT NO. 1004 American Express P.O. Box 1270 Newark, NJ 07101-1270 Zwicker & Associates P.C. 80 Minuteman Rd Andover, Massachusetts 01810	W	Credit Card Charges				28,521.71
ACCOUNT NO. 3014 American Express P.O. Box 1270 Newark, NJ 07101-1270		Credit Card Charges				92,917.75
ACCOUNT NO. 1005 American Express PO Box 101145 Birmingham, AL 35210 Zwicker & Associates 80 Minuteman Road Andover, MA 01810	W	Credit Card Charges				24,409.84

Sheet no. 1 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 189,596.30
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. 4004 Apple P.O. Box 1200 Fairfax, VA 22038	J	Personal Loan				35,000.00
ACCOUNT NO. Bally's Atlantic City Park Place at Boardwalk Atlantic City, NJ Phillip S. Van Emden 900 E. Pine Street PO Box 863 Millville, NJ 08332	H	Gambling Debt				22,500.00
ACCOUNT NO. 7317 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	H	Credit Card Charges				22,434.00
ACCOUNT NO. 5414 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	H	Credit Card Charge				8,488.51

Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 88,422.51
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 3788 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	W	Credit Card Charges				38,484.00
ACCOUNT NO. 8551 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	H	Credit Card Charges				5,156.90
ACCOUNT NO. 8543 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	H	Credit Card Charges				3,144.18
ACCOUNT NO. BB&T P.O. Box 2467 Greenville, SC 29602-2467 Brian Kim 51 Monroe Street Suite 205 Rockville, MD 20850	H	Commercial Loan	X			16,000,000.00
NOTE: Arthur, along with several other members of the LLC, guaranteed a \$16,000,000 loan from BB&T to AIG to purchase/refinance the Andrew Manor property.						

Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 16,046,785.08
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. _____ BB&T P.O. Box 2467 Greenville, SC 29602-2467 Brian Kim 51 Monroe Street Suite 205 Rockville, MD 20850	H	Commercial Loan				4,500,000.00
NOTE: Arthur, along with several other members of AIG, personally guaranteed a \$4,500,000 loan from BB&T to AIG to purchase the K-Mart property.						
ACCOUNT NO. 3092 Bloomington P.O. Box 183083 Columbus, OH 43218-3083	W	Credit Card Charges				844.26
ACCOUNT NO. 8277 Capital One P.O. Box 71083 Charlotte, NC 28272-1083	H	Credit Card Charges				5,200.00
ACCOUNT NO. 6358 Capital One P.O. Box 71083 Charlotte, NC 28272-1083	H	Credit Card Charges				8,285.96

Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 4,514,330.22
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 6671 Chase P.O. Box 15153 Wilmington, DE 19886-5153	H	Credit Card Charges				50,147.00
ACCOUNT NO. 9080 Chase P.O. Box 15153 Wilmington, DE 19886-5153	H	Credit Card Charges				26,048.00
ACCOUNT NO. 5086 Citi Cards P.O. Box 183065 Columbus, OH 43218-2564	H	Credit Card Charges				29,661.26
ACCOUNT NO. 1471 Discover P.O. Box 15251 Wilmington, DE 19886-5251	W	Credit Card Charges				2,700.00
ACCOUNT NO. 0904 Discover P.O. Box 15251 Wilmington, DE 19886-5251	H	Credit Card Charges				2,900.00

Sheet no. 5 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	111,456.26
Total >	\$	

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	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. 1835 Neiman Marcus P.O. Box 5235 Carol Stream, IL 60197-5235	W	Credit Card Charges				19,909.00
ACCOUNT NO. 1761 Nordstrom P.O. Box 79137 Phoenix, AZ 85062-9137	W	Credit Card Charges				12,750.00
ACCOUNT NO. 3169 Saks First P.O. Box 60151 City of Industry, CA 91716-0151 Bass & Associates 3936 E Fort Lowell Rd Suite 200 Tucson, AZ 85712	W	Credit Card Charges				4,363.00
ACCOUNT NO. 2446 Saks World Elite MC P.O. Box 17051 Baltimore, MD 21297-1501	W	Credit Card Charges				8,300.00

Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 45,322.00
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	DEBTOR 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. Toll Maryland LLC 3414 Morningwood Drive Olney, MD 20832 Pickett & Oliverio LLP 6411 Ivy Lane Suite 305 Greenbelt, MD 20770	J	Utility Expenses				2,685.80
ACCOUNT NO. Trump Plaza Boardwalk at Mississippi Ave. Atlantic City, NJ Slater, Tenaglia, Fritz & Hunt PA 301 3rd St. Ocean City, NJ 08226 Attn: Jeffrey Litsky	H	Gambling Debt				31,000.00
ACCOUNT NO. Trump Taj Mahal Casino 1000 Boardwalk at Vrginia Ave Atlantic City, NJ 08401 Slater, Tenaglia, Fritz & Hunt, PA 301 3rd Street Ocean City, NJ 08226 Attn: Jeffrey Litsky	H	Gambling Debts				36,500.00

Sheet no. 7 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 70,185.80
Total >	\$

(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.)

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

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR 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. 3213 U.S. Department of Education 500 W. Madison St. Suite 1520 Chicago, IL 60661-4544 American Student Assistance P.O. Box 55215 Boston, MA 02205	H	Student Loans			X	20,000.00
ACCOUNT NO. 7415 Wachovia Bank P.O. Box 15019 Wilmington, DE 19886-5019	J	Line of Credit				24,690.00

Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 44,690.00
Total >	\$ 21,141,382.65

(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.)

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

In re: Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (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.
Mercedes Benz Financial P.O. Box 9001680 Louisville, KY 40290-1680	Mercedes-Benz S550 Expires 11/09

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

In re: Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Daniel H.B. Kim 11821 Parklawn Drive #125 Rockville, MD 20852	Sandy Spring 17801 Georgia Avenue Olney, MD 20832

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

In re **Arthur C. Ohr Ashley H. Kim**

Case No. _____

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	daughter	11
	daughter	8
	nephew	12
	niece	9
	mother-in-law	65
	father-in-law	68
Employment:	DEBTOR	SPOUSE
Occupation	Banker	
Name of Employer	Capital Point Funding Group, Inc.	
How long employed	11 years	
Address of Employer	11821 Parklawn Drive Suite 125 Rockville, MD 20852	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>32,558.60</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>32,558.60</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>4,110.76</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>882.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>4,992.76</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>27,565.84</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) Additional Taxes Withheld _____	\$ <u>\$ 4,029.65</u>	\$ <u>0.00</u>
Income from father-in-law _____	\$ <u>1,676.91</u>	\$ <u>0.00</u>

B6I (Official Form 6I) (12/07) - Cont.

In re Arthur C. Ohr Ashley H. Kim
 Debtors

Case No. _____
 (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$	<u>(2,352.74)</u>	\$	<u>0.00</u>
\$	<u>25,213.10</u>	\$	<u>0.00</u>
<u>\$ 25,213.10</u>			

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

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

NONE

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

In re Arthur C. Ohr Ashley H. Kim

Debtors

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>8,828.00</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>		
b. Is property insurance included?	Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel		\$	<u>800.00</u>
b. Water and sewer		\$	<u>400.00</u>
c. Telephone		\$	<u>400.00</u>
d. Other <u>Cable TV</u>		\$	<u>150.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>500.00</u>
4. Food		\$	<u>1,800.00</u>
5. Clothing		\$	<u>250.00</u>
6. Laundry and dry cleaning		\$	<u>200.00</u>
7. Medical and dental expenses		\$	<u>200.00</u>
8. Transportation (not including car payments)		\$	<u>500.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>185.00</u>
10. Charitable contributions		\$	<u>300.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>220.00</u>
b. Life		\$	<u>1,773.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>2,202.21</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) <u>Property taxes</u>		\$	<u>2,000.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>415.21</u>
b. Other <u>2nd Lien- 10506 Rivers Bend Ln</u>		\$	<u>759.81</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Childrens Lessons/Tutors</u>		\$	<u>500.00</u>
<u>Daughters Private School Tuition</u>		\$	<u>2,347.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>24,730.23</u>

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

Debtor has 7 payments remaining for daughters school tuition. Debtor will surrender the leased 2006 S550 Mercedes which will decrease their expenses by \$1,787. Debtor will purchase a new car and anticipates monthly payments of approximately \$500 per month

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I		\$	<u>25,213.10</u>
b. Average monthly expenses from Line 18 above		\$	<u>24,730.23</u>
c. Monthly net income (a. minus b.)		\$	<u>482.87</u>

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

**United States Bankruptcy Court
District of Maryland**

In re Arthur C. Ohr Ashley H. Kim,
Debtors

Case No. _____

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	\$ 2,062,140.00		
B - Personal Property	YES	4	\$ 96,889.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 3,397,685.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 85,726.51	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 21,141,382.65	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 25,213.10
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 24,730.23
TOTAL		24	\$ 2,159,029.00	\$ 24,624,794.16	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Maryland**

In re Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 85,726.51
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 85,726.51

State the following:

Average Income (from Schedule I, Line 16)	\$ 25,213.10
Average Expenses (from Schedule J, Line 18)	\$ 24,730.23
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 32,558.60

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 30,324.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 85,726.51	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 21,141,382.65
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 21,171,706.65

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

In re Arthur C. Ohr Ashley H. Kim

Debtors

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 8/7/2009

Signature: s/ Arthur C. Ohr
Arthur C. Ohr

Debtor

Date: 8/7/2009

Signature: s/ Ashley H. Kim
Ashley H. Kim

(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Aegis Receivables Management
P.O. Box 404
Fort Mill, SC 29716

American Express
P.O. Box 1270
Newark, NJ 07101-1270

American Express
P.O. Box 1270
Newark, NJ 07101-1270

American Express
P.O. Box 1270
Newark, NJ 07101-1270

American Express
PO Box 101145
Birmingham, AL 35210

American Student Assistance
P.O. Box 55215
Boston, MA 02205

Apple
P.O. Box 1200
Fairfax, VA 22038

Bally's Atlantic City
Park Place at Boardwalk
Atlantic City, NJ

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

Bass & Associates
3936 E Fort Lowell Rd
Suite 200
Tucson, AZ 85712

BB&T
P.O. Box 2467
Greenville, SC 29602-2467

Bloomington
P.O. Box 183083
Columbus, OH 43218-3083

Brian Kim
51 Monroe Street
Suite 205
Rockville, MD 20850

Capital One
P.O. Box 71083
Charlotte, NC 28272-1083

Chase
P.O. Box 15153
Wilmington, DE 19886-5153

Citi Cards
P.O. Box 183065
Columbus, OH 43218-2564

Daniel H.B. Kim
11821 Parklawn Drive
#125
Rockville, MD 20852

Discover
P.O. Box 15251
Wilmington, DE 19886-5251

Emigrant Mortgage
5 East 42nd Street
New York, NY 10017

Greg Williamson

Hyundai Motor Finance Company
P.O. Box 20829
Fountain Valley, CA 92728-0829

I.R.S.
P.O. Box 149338
Austin, TX 78714

Mercedes Benz Financial
P.O. Box 9001680
Louisville, KY 40290-1680

NCI
P.O. Box 740640
Atlanta, GA 30374

NCO Financial Systems
PO Box 585
Ramsey, NJ 07446

Neiman Marcus
P.O. Box 5235
Carol Stream, IL 60197-5235

Nordstrom
P.O. Box 79137
Phoenix, AZ 85062-9137

Phillip S. Van Emden
900 E. Pine Street
PO Box 863
Millville, NJ 08332

Pickett & Oliverio LLP
6411 Ivy Lane
Suite 305
Greenbelt, MD 20770

Saks First
P.O. Box 60151
City of Industry, CA 91716-0151

Saks World Elite MC
P.O. Box 17051
Baltimore, MD 21297-1501

Sandy Spring
17801 Georgia Avenue
Olney, MD 20832

Slater, Tenaglia, Fritz & Hunt, PA
301 3rd Street
Ocean City, NJ 08226
Attn: Jeffrey Litsky

Slater, Tenaglia, Fritz & Hunt PA
301 3rd St.
Ocean City, NJ 08226
Attn: Jeffrey Litsky

Toll Maryland LLC
3414 Morningwood Drive
Olney, MD 20832

Trump Plaza
Boardwalk at Mississippi Ave.
Atlantic City, NJ

Trump Taj Mahal Casino
1000 Boardwalk at Virginia Ave
Atlantic City, NJ 08401

U.S. Department of Education
500 W. Madison St.
Suite 1520
Chicago, IL 60661-4544

Wachovia Bank
P.O. Box 15019
Wilmington, DE 19886-5019

Wachovia Bank
P.O. Box 96074
Charlotte, NC 28296-0074

Wachovia Bank
P.O. Box 530554
Atlanta, GA 30353-0554

Zwicker & Associates
80 Minuteman Road
Andover, MA 01810

Zwicker & Associates P.C.
80 Minuteman Rd
Andover, Massachusetts 01810

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

In re: Arthur C. Ohr Ashley H. Kim
Debtors

Case No. _____
Chapter 11

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 **5** 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/ Arthur C. Ohr
Arthur C. Ohr

Dated: 8/7/2009

Signed: s/ Ashley H. Kim
Ashley H. Kim

Signed: /s/ Lawrence J. Anderson
Lawrence J. Anderson
Attorney for Debtor(s)
Bar no.: **MD#37266**
Pels, Anderson L.L.C.
4833 Rugby Ave., Fourth Floor
Bethesda, MD 20814
Telephone No.: **301-986-5570**
Fax No.: **301-986-5571**
E-mail address:

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

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

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

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

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

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

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

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

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Arthur C. Ohr	Xs/ Arthur C. Ohr	8/7/2009
Ashley H. Kim	Arthur C. Ohr	Date
Printed Name(s) of Debtor(s)	Signature of Debtor	
Case No. (if known) _____	Xs/ Ashley H. Kim	8/7/2009
	Ashley H. Kim	Date
	Signature of Joint Debtor	