

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

<b>United States Bankruptcy Court District of Maryland</b>	<b>Voluntary Petition</b>
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Name of Debtor (if individual, enter Last, First, Middle): <b>Talmo, Frank Michael</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Social Security or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-8775</b>	Last four digits of Social Security or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): <b>169 Nellies Corner Road Rising Sun, MD 21911</b>	Street Address of Joint Debtor (No. & Street, City, and State):
<b>ZIP CODE 21911-0000</b>	<b>ZIP CODE</b>
County of Residence or of the Principal Place of Business: <b>Cecil</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
<b>ZIP CODE</b>	<b>ZIP CODE</b>

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

<p><b>Type of Debtor</b> (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p style="text-align: center;"><b>Tax-Exempt Entity</b> (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p style="text-align: center;"><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box.)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p style="text-align: center;"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000</p> <p><b>Check all applicable boxes:</b></p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> <p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <p>Estimated Debts</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	<p>THIS SPACE IS FOR COURT USE ONLY</p>
<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000																						
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Frank Michael Talmo</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X <u>/s/ Howard M. Heneson</u> <span style="float: right;"><b>December 2, 2009</b></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p><b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>Frank Michael Talmo</b></p>
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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.</p> <p>[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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Frank Michael Talmo</u> Signature of Debtor <b>Frank Michael Talmo</b></p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><b>December 2, 2009</b></p> <p>_____ Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p>X <u>/s/ Howard M. Henson</u> Signature of Attorney for Debtor(s) <b>Howard M. Henson 09019</b> Printed Name of Attorney for Debtor(s) <b>Howard M. Henson PA</b> Firm Name <b>810 Gleneagles Court</b> <b>Suite 301</b> <b>Towson, MD 21286</b> Address <b>Email:henson@bankruptcymd.com</b> <b>410-494-8388 Fax:410-494-8389</b> Telephone Number <b>December 2, 2009</b> Date</p> <p><small>*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.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>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</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>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.</small></p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo

Debtor(s)

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

Chapter 11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 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 seven 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.);

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/ Frank Michael Talmo  
Frank Michael Talmo

Date: December 2, 2009

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo

Debtor(s)

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

Chapter 11

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Edward S. Cohn, et. al 600 Baltimore Avenue Towson, MD 21204	Edward S. Cohn, et. al 600 Baltimore Avenue Towson, MD 21204	701 South Main Street Foreclosure		277,787.64
Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Judgment		254,616.26
Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Judgment		179,047.53
Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	Judgment		175,300.30
Cecil Bank 204 E. Main Street Elkton, MD 21921	Cecil Bank 204 E. Main Street Elkton, MD 21921	788 Blake Road, Elkton, MD 21921 Deed: Book 2453 Page 588 (Lot 1; 1.5 Acres)		400,000.00 (346,000.00 secured) (100,000.00 senior lien)
Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469	Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469	Business line of credit		99,990.96
BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing c/o Cohn, Goldberg & Deutsch, LLC 600 Baltimore Avenue Towson, MD 21204	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing c/o Cohn, Goldberg & Deutsch, LLC Towson, MD 21204	169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)		278,059.86 (353,000.00 secured) (154,885.69 senior lien)

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

In re **Frank Michael Taimo**

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

Debtor(s) \_\_\_\_\_

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

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
TD Bank, N.A. 1701 Route 70 East Cherry Hill, NJ 08034	TD Bank, N.A. 1701 Route 70 East Cherry Hill, NJ 08034	2004 Marquette Rosewood Double wide trailer, S/N 040044 Length 52' Location: 26402 Creekwood Circle, Long Neck DE, 19966		70,000.00 (35,000.00 secured) (70,000.00 senior lien)
Bank of America-Pre Legal c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	Bank of America-Pre Legal c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	Line of Credit		63,571.60
FIA Card Services, N.A. c/o Frederick J. Hanna & Associates, P.C 1427 Roswell Road Marietta, GA 30062	FIA Card Services, N.A. c/o Frederick J. Hanna & Associates, P.C 1427 Roswell Road Marietta, GA 30062	Credit card purchases		63,571.60
Bank of America PO Box 15102 Wilmington, DE 19886-5102	Bank of America PO Box 15102 Wilmington, DE 19886-5102	Credit card purchases		61,598.36
Delta Lumber Inc. c/o Kevin T. Olszewski, Esq. Law Office of Kevin T. Olszewski, P.A. 5 South Hickory Ave Bel Air, MD 21014-3732	Delta Lumber Inc. c/o Kevin T. Olszewski, Esq. Law Office of Kevin T. Olszewski, P.A. Bel Air, MD 21014-3732	Judgment		46,862.61
Thomas Jefferson University Hospitals c/o Law Offices of Tabas & Rosen, P.C. Suite 2300 1601 Market Street Philadelphia, PA 19103	Thomas Jefferson University Hospitals c/o Law Offices of Tabas & Rosen, P.C. Suite 2300 Philadelphia, PA 19103	Medical		43,034.00
American Education Services c/o NCO Financial Systems, Inc. PO Box 510950 New Berlin, WI 53151	American Education Services c/o NCO Financial Systems, Inc. PO Box 510950 New Berlin, WI 53151	Student Loan co-signed for Daughter, Dana Taimo		41,575.23
Commerce Bank/Delaware, N.A. Delaware Region 2035 Limestone Road Wilmington, DE 19808	Commerce Bank/Delaware, N.A. Delaware Region 2035 Limestone Road Wilmington, DE 19808	2004 Marquette Rosewood Double wide trailer, S/N 040044 Length 52' Location: 26402 Creekwood Circle, Long Neck DE, 19966		70,000.00 (35,000.00 secured)

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

In re **Frank Michael Talmo**

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

Debtor(s) \_\_\_\_\_

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

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Cecil Bank</b> 127 North Street P.O. Box 469 Elkton, MD 21922-0469	<b>Cecil Bank</b> 127 North Street P.O. Box 469 Elkton, MD 21922-0469	<b>Business line of credit for Talmac Builders</b>		<b>30,366.94</b>
<b>Citibank South Dakota, N.A.</b> c/o Frederick DuBose United Recovery Systems, LP PO Box 722929 Houston, TX 77272-2929	<b>Citibank South Dakota, N.A.</b> c/o Frederick DuBose United Recovery Systems, LP Houston, TX 77272-2929	<b>Credit card purchases</b>		<b>27,938.63</b>
<b>At &amp; T Universal Card</b> PO Box 182546 Columbus, OH 43218-2564	<b>At &amp; T Universal Card</b> PO Box 182546 Columbus, OH 43218-2564	<b>Credit card purchases</b>		<b>27,938.63</b>
<b>UNVL/CITI</b> P.O. Box 6241 Sioux Falls, SD 57117	<b>UNVL/CITI</b> P.O. Box 6241 Sioux Falls, SD 57117	<b>Credit card purchases</b>		<b>27,938.00</b>
<b>Cecil Bank</b> c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	<b>Cecil Bank</b> c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	<b>Judgment</b>		<b>26,644.61</b>

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

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

Date **December 2, 2009**Signature **/s/ Frank Michael Talmo****Frank Michael Talmo**

Debtor

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

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

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo  
Debtor

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 must also 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	2	4,299,000.00		
B - Personal Property	Yes	4	82,124.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		4,775,633.46	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		19,552.93	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	29		2,041,455.83	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			925.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,850.00
Total Number of Sheets of ALL Schedules		54			
Total Assets			4,381,124.00		
Total Liabilities				6,836,642.22	

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo  
Debtor

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)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	19,552.93
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)	78,236.80
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	97,789.73

**State the following:**

Average Income (from Schedule I, Line 16)	925.00
Average Expenses (from Schedule J, Line 18)	2,850.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	925.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	500,893.46
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	18,577.83
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	975.10
4. Total from Schedule F	2,041,455.83
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	2,543,324.39

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
138 E. Village Road, Elkton MD 21921	Fee simple	-	95,000.00	97,000.00
788 Blake Road, Elkton, MD 21921 Deed: Book 2453 Page 588 (Lot 1; 1.5 Acres)	Fee simple	-	346,000.00	500,000.00
169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)	Tenancy by the Entirety with Tammy Talmo (wife)	J	353,000.00	432,945.55
701 South Main Street, Northeast, MD 21901 Deed: Book 2263, Page 564 (.2813 Acres)	Joint tenant with Bill McAdams (Talmac Builders, LLC)	J	225,000.00	247,443.77
207 Mechanics Valley Road, Northeast, MD Deed: Book 2437, Page: 456 (.25 acres)	Joint tenant with Bill McAdams (Talmac Properties, LLC)	J	150,000.00	170,000.00
112 W. Village Road, Cecil Co., MD 50% TbyE ownership through Realmore, LLC Book 2571, Page 458&c	Tenants by the Entireties	-	150,000.00	175,000.00
10 Cross Keys Road, Cecil Co., MD 50% TbyE ownership through Realmore, LLC Book 2626, Page 312&c	Tenants by the Entireties	-	145,000.00	150,000.00
200 N. Washington Street, Havre de Grace, MD Book: 4031, Page 90	50% Real Estate Interest through Frank Talmo LLC	-	690,000.00	675,000.00
137 - 141 N. Washington Street, Havre de Grace, MD Book 4370, Page 1	Real Estate Interest 50% through Frank Talmo, LLC w/Butler Properties LLC	-	695,000.00	610,000.00
12 E. Main Street, Rising Sun, MD Book 1625, Page 611 50% ownership through HDG Properties, LLC	Real Estate Interest	-	75,000.00	69,000.00
Sub-Total >			<b>2,924,000.00</b>	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Frank Michael Talmo**

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

Debtor

**SCHEDULE A - REAL PROPERTY**

(Continuation Sheet)

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
<b>123 W. Main Street, Elkton, MD Book 1792, Page 209 50% ownership through HDG Properties LLC</b>	<b>Real Estate Interest</b>	-	<b>275,000.00</b>	<b>300,000.00</b>
<b>14 Commercial Place, Elkton, MD Book 1699, Page 594 50% ownership through HDG Properties, LLC</b>	<b>Real Estate Interest</b>	-	<b>1,100,000.00</b>	<b>1,120,000.00</b>

---

 Sub-Total > **1,375,000.00** (Total of this page)

 Total > **4,299,000.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	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		<b>Location: 169 Nellies Corner Road, Rising Sun MD</b>	-	<b>20.00</b>
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.		<b>Cecil Bank, Checking account 127 North Street, Elkton MD 21922-0469</b>	-	<b>11.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.	<b>X</b>			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>clothes and shoes</b>	-	<b>350.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
			Sub-Total >	<b>381.00</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	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
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.	X			
14. Interests in partnerships or joint ventures. Itemize.		<b>50% interest in Talmac Builders, LLC</b>	-	<b>1.00</b>
		<b>50% interest in Talmac Properties, LLC</b>	-	<b>1.00</b>
		<b>50% interest in Realmore Properties, LLC w/Spouse as tenants by the entireties</b>	-	<b>1.00</b>
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			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **3.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
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.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1988 Burlington Singlewide Trailer, VIN 7394</b>	<b>J</b>	<b>2,300.00</b>
		<b>2006 Ford E250 Van, VIN #: 1FTNE24L66DA51625 (personal work vehicle)</b>	<b>-</b>	<b>8,900.00</b>
		<b>2006 C230 Mercedes, VIN # WDBRF52HX6F749866</b>	<b>J</b>	<b>12,540.00</b>
		<b>2004 Marquette Rosewood Double wide trailer, S/N 040044 Length 52' Location: 26402 Creekwood Circle, Long Neck DE, 19966</b>	<b>J</b>	<b>35,000.00</b>
26. Boats, motors, and accessories.		<b>1988 34' Silverton Boat</b>	<b>-</b>	<b>23,000.00</b>
		<b>Location: Rehoboth Bay Marina, Dewey Beach, DE, Slip Space No. A-1.</b>		
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
			Sub-Total >	<b>81,740.00</b>
			(Total of this page)	

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

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

In re Frank Michael Talmo, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>82,124.00</b>

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

 Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
138 E. Village Road, Elkton MD 21921	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	95,000.00
788 Blake Road, Elkton, MD 21921 Deed: Book 2453 Page 588 (Lot 1; 1.5 Acres)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	346,000.00
169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	353,000.00
701 South Main Street, Northeast, MD 21901 Deed: Book 2263, Page 564 (.2813 Acres)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	225,000.00
207 Mechanics Valley Road, Northeast, MD Deed: Book 2437, Page: 456 (.25 acres)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	150,000.00
112 W. Village Road, Cecil Co., MD 50% TbyE ownership through Realmore, LLC Book 2571, Page 458&c	Tenants by the Entirety Common Law	1.00	150,000.00
10 Cross Keys Road, Cecil Co., MD 50% TbyE ownership through Realmore, LLC Book 2626, Page 312&c	Tenants by the Entirety Common Law	1.00	145,000.00
200 N. Washington Street, Havre de Grace, MD Book: 4031, Page 90	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	2,978.00	690,000.00
137 - 141 N. Washington Street, Havre de Grace, MD Book 4370, Page 1	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	2,978.00	695,000.00
12 E. Main Street, Rising Sun, MD Book 1625, Page 611 50% ownership through HDG Properties, LLC	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	75,000.00
123 W. Main Street, Elkton, MD Book 1792, Page 209 50% ownership through HDG Properties LLC	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	275,000.00
14 Commercial Place, Elkton, MD Book 1699, Page 594 50% ownership through HDG Properties, LLC	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	1,100,000.00
<b>Cash on Hand</b>			
Location: 169 Nellies Corner Road, Rising Sun MD	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	20.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Cecil Bank, Checking account	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	11.00	11.00
127 North Street, Elkton MD 21922-0469			

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re Frank Michael Talmo

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

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Wearing Apparel</u></b> clothes and shoes	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	350.00	350.00
<b><u>Interests in Partnerships or Joint Ventures</u></b> 50% interest in Talmac Builders, LLC	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	1.00
50% interest in Talmac Properties, LLC	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	1.00
50% interest in Realmore Properties, LLC w/Spouse as tenants by the entireties	Tenants by the Entirety Common Law	1.00	1.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b> 2006 Ford E250 Van, VIN #: 1FTNE24L66DA51625 (personal work vehicle)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	8,900.00
2004 Marquette Rosewood Double wide trailer, S/N 040044 Length 52' Location: 26402 Creekwood Circle, Long Neck DE, 19966	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	35,000.00
<b><u>Boats, Motors and Accessories</u></b> 1988 34' Silverton Boat  Location: Rehoboth Bay Marina, Dewey Beach, DE, Slip Space No. A-1.	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	23,000.00

Total:

6,353.00

4,366,284.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re Frank Michael Talmo

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

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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 ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>28353745</b>	J	<b>Mortgage</b>							
<b>BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing c/o Cohn, Goldberg &amp; Deutsch, LLC 600 Baltimore Avenue Towson, MD 21204</b>		<b>169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)</b>							
		Value \$	<b>353,000.00</b>				<b>278,059.86</b>	<b>79,945.55</b>	
Account No. <b>788</b>	-	<b>Mortgage</b>							
<b>Byron's Grace LLC 127 E Main Street Elkton, MD 21921</b>		<b>788 Blake Road, Elkton, MD 21921 Deed: Book 2453 Page 588 (Lot 1; 1.5 Acres)</b>							
		Value \$	<b>346,000.00</b>				<b>100,000.00</b>	<b>0.00</b>	
Account No. <b>0120908700</b>	-	<b>February 28,2008</b>							
<b>Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469</b>		<b>Mortgage</b> <b>138 E. Village Road, Elkton MD 21921</b>							
		Value \$	<b>95,000.00</b>				<b>97,000.00</b>	<b>2,000.00</b>	
Account No. <b>0174007438</b>	X J	<b>Non-Purchase Money Security (loan)</b>							
<b>Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469</b>		<b>1988 Burlington Singlewide Trailer, VIN 7394</b>							
		Value \$	<b>2,300.00</b>				<b>6,500.00</b>	<b>4,200.00</b>	
Subtotal								<b>481,559.86</b>	<b>86,145.55</b>
(Total of this page)									

4 continuation sheets attached

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

In re Frank Michael Talmo  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>0172005851</b>	-	<b>Second Mortgage</b>					
<b>Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469</b>		<b>169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)</b>					
		Value \$ <b>353,000.00</b>				<b>150,000.00</b>	<b>0.00</b>
Account No. <b>0118908631</b>	X -	<b>Mortgage</b>					
<b>Cecil Bank c/o Coon &amp; Cole, LLC 401 Washington Avenue, Suite 501 Towson, MD 21204</b>		<b>701 South Main Street, Northeast, MD 21901 Deed: Book 2263, Page 564 (.2813 Acres)</b>					
		Value \$ <b>225,000.00</b>				<b>247,443.77</b>	<b>22,443.77</b>
Account No. <b>01-299908654</b>	X -	<b>Construction Mortgage</b>					
<b>Cecil Bank c/o Coon &amp; Cole, LLC 401 Washington Avenue, Suite 501 Towson, MD 21204</b>		<b>207 Mechanics Valley Road, Northeast, MD Deed: Book 2437, Page: 456 (.25 acres)</b>					
		Value \$ <b>150,000.00</b>				<b>170,000.00</b>	<b>20,000.00</b>
Account No.	-	<b>Mortgage</b>					
<b>Cecil Bank 204 E. Main Street Elkton, MD 21921</b>		<b>788 Blake Road, Elkton, MD 21921 Deed: Book 2453 Page 588 (Lot 1; 1.5 Acres)</b>					
		Value \$ <b>346,000.00</b>				<b>400,000.00</b>	<b>154,000.00</b>
Account No.	X -	<b>Deed of Trust</b>					
<b>Cecil Bank 204 E. Main Street Elkton, MD 21921</b>		<b>112 W. Village Road, Cecil Co., MD 50% TbyE ownership through Realmore, LLC Book 2571, Page 458&amp;c</b>					
		Value \$ <b>150,000.00</b>				<b>175,000.00</b>	<b>25,000.00</b>
Subtotal						<b>1,142,443.77</b>	<b>221,443.77</b>
(Total of this page)							

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	X	-						
<b>Cecil Bank</b> 204 E. Main Street Elkton, MD 21921								
Value \$							150,000.00	5,000.00
Account No. <b>loan no. 7801107187</b>	-							
<b>Commerce Bank/Delaware, N.A.</b> Delaware Region 2035 Limestone Road Wilmington, DE 19808								
Value \$							70,000.00	35,000.00
Account No. <b>14 Commercial Place</b>	X	-						
<b>Denrich Associates</b> 9497 Good Lion Road Columbia, MD 21045								
Value \$							1,120,000.00	20,000.00
Account No. <b>818617516-5</b>	-							
<b>Flagstar Bank</b> 5151 Corporate Drive Troy, MI 48098-2639								
Value \$							42,657.14	19,657.14
Account No. <b>41416320</b>	X	-						
<b>Ford Credit</b> PO Box 6508 Mesa, AZ 85216-6508								
Value \$							8,900.00	12,568.00
Subtotal							<b>1,395,225.14</b>	<b>83,325.14</b>
(Total of this page)								

Sheet 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Frank Michael Talmo  
Debtor

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  McCrone, Inc. 20 Ridgely Avenue Annapolis, MD 21401	J	169 Nellies Corner Road, Rising Sun, MD 21911 Deed: Book: 1954 Page:79 (Lot 7; 2.129 Acres)				4,885.69	0.00
Account No. 123 W. Main Street  Rule Ventures, LLC Springside Plaza Biddle Bldg., Ste. 266 Newark, DE 19702	X -	First Mortgage 123 W. Main Street, Elkton, MD Book 1792, Page 209 50% ownership through HDG Properties LLC				300,000.00	25,000.00
Account No. 007801107187  TD Bank, N.A. 1701 Route 70 East Cherry Hill, NJ 08034	-	Non-Purchase Money Security 2004 Marquette Rosewood Double wide trailer, S/N 040044 Length 52' Location: 26402 Creekwood Circle, Long Neck DE, 19966				70,000.00	70,000.00
Account No. 2000 759-001  The Columbia Bank 130 North Street Elkton, MD 21921	X -	1st Mortgage 200 N. Washington Street, Havre de Grace, MD Book: 4031, Page 90				675,000.00	0.00
Account No. 200 759-9001  The Columbia Bank 130 North Street Elkton, MD 21921	X -	First Mortgage 137 - 141 N. Washington Street, Havre de Grace, MD Book 4370, Page 1				610,000.00	0.00
Subtotal (Total of this page)						1,659,885.69	95,000.00

Sheet 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re Frank Michael Talmo

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

Debtor

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

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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.

3 continuation sheets attached

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

In re Frank Michael Talmo  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>23008</b>  Cecil County Maryland 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	-		Property Taxes owed for 788 Blake Rd., Elkton, MD				1,147.63	0.00
							<b>1,147.63</b>	<b>1,147.63</b>
Account No. <b>10687</b>  Cecil County Maryland 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	-		Property Taxes owed on 138 E. Village				1,428.83	0.00
							<b>1,428.83</b>	<b>1,428.83</b>
Account No. <b>46112</b>  Cecil County Maryland 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	J		Property tax on 169 Nellies Corner Road.				3,410.86	0.00
							<b>3,410.86</b>	<b>3,410.86</b>
Account No. <b>90455601</b>  Cecil County Treasurer's Office 200 Chesapeake Blvd., Suite 1100 Elkton, MD 21921	-		Utility				220.09	0.00
							<b>220.09</b>	<b>220.09</b>
Account No. <b>222568775</b>  Comptroller of Maryland Revenue Administration Division Annapolis, MD 21411	-		Taxes owed				200.00	200.00
							<b>200.00</b>	<b>0.00</b>
Subtotal							<b>6,407.41</b>	<b>200.00</b>
(Total of this page)							<b>6,407.41</b>	<b>6,207.41</b>

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

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

In re Frank Michael Talmo  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>542144457</b>  Department of Labor PO Box 1844 Baltimore, MD 21203-1844	<b>X</b>	-	<b>Insurance Bill</b>				180.50	0.00 <hr/> 180.50
Account No. <b>taxpayer no: 222-56-8775</b>  Department of the Treasury Internal Revenue Service Philadelphia, PA 19154	-	-	<b>2006 2006 Income Taxes owed</b>				5,391.98	0.00 <hr/> 5,391.98
Account No. <b>54-2144457</b>  Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0038	<b>X</b>	-	<b>2007 2007 Income Taxes owed by Talmac Builders, LLC</b>				1,182.98	0.00 <hr/> 1,182.98
Account No. <b>*****8329</b>  Department of the Treasury Internal Revenue Service c/o ACS Support PO Box 57 Bensalem, PA 19020-0057	<b>X</b>	-	<b>Taxes owed by Talmac Builders, LLC</b>				1,894.96	0.00 <hr/> 1,894.96
Account No. <b>222568775</b>  Internal Revenue Service PO Box 37002 Hartford, CT 06176-0002	-	-	<b>2007 2007 Personal Income Tax</b>				1,420.00	0.00 <hr/> 1,420.00
Subtotal							<b>10,070.42</b>	<b>0.00</b> <hr/> <b>10,070.42</b>
(Total of this page)							<b>10,070.42</b>	<b>10,070.42</b>

Sheet 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

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

In re Frank Michael Talmo  
Debtor

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

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>W06367387</b>	X	J	<b>Taxes owed by Frank Talmo LLC</b>				1,250.00	0.00
<b>State Dept. of Assessments and Taxation 301 W. Preston Street, Room 101 Baltimore, MD 21201-2395</b>								1,250.00
Account No. <b>1000361978990745</b>	X	J	<b>Taxes owed by Frank Talmo LLC</b>				1,050.00	0.00
<b>State Dept. of Assessments and Taxation 301 W. Preston Street, Room 101 Baltimore, MD 21201-2395</b>								1,050.00
Account No. <b>Case no. 030200024542009</b>	X	-	<b>Potential judgment for delinquent property taxes-- Talmac Properties, 701 main Street, Northeast MD 21901</b>				775.10	775.10
<b>Treasurer &amp; Collector of Taxes for Cecil c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921</b>								0.00
Account No.								
Account No.								

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	<b>3,075.10</b>	<b>775.10</b>	<b>2,300.00</b>
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Total (Report on Summary of Schedules)	<b>19,552.93</b>	<b>975.10</b>	<b>18,577.83</b>
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B6F (Official Form 6F) (12/07)

In re Frank Michael Taimo, Debtor Case No. \_\_\_\_\_

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

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>6222</b>  <b>A-1 Sanitation Service</b> <b>1009 Porter Road</b> <b>New Castle, DE 19720</b>		<b>porta potty</b>				<b>349.49</b>
Account No. <b>case no. 07-D-09-000122</b>  <b>Accurate Air Mechanical Services, Inc.</b> <b>c/o Craig H. DeRan, Esq.</b> <b>Stark &amp; Keenan, P.A.</b> <b>30 Office Street</b> <b>Bel Air, MD 21014</b>		<b>Mechanics Lien, 788 Blake Road</b>				<b>10,026.66</b>
Account No. <b>***0011</b>  <b>Advanta Business Cards</b> <b>c/o Advanced Call Center Tech., LLC</b> <b>PO Box 9090</b> <b>Johnson City, TN 37615</b>		<b>Credit Card</b>				<b>22,474.75</b>
Account No. <b>6888848796 PAO</b>  <b>AES/RBS Citizens NA</b> <b>1200 N. 7th Street</b> <b>Harrisburg, PA 17102</b>	X	<b>co-sgned studend loan for daughter</b>				<b>11,907.00</b>
Subtotal (Total of this page)						<b>44,757.90</b>

28 continuation sheets attached

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>8048</b>  <b>Alfieri Cardiology</b> <b>PO Box 4240</b> <b>Wilmington, DE 19807-0240</b>	-	<b>Medical</b>				<b>300.00</b>	
Account No. <b>0018261GD</b>  <b>Amer Balt Home Insolation of Elkton</b> <b>26 Bratton Road, PO Box 544</b> <b>Elkton, MD 21921</b>	-	<b>9/29/09</b> <b>Services Rendered on 788 Blake Road</b>				<b>2,880.00</b>	
Account No. <b>File no. 22927</b>  <b>American Check Management Inc.</b> <b>c/o Miller, Ross &amp; Goldman</b> <b>701 Brazos, Suite 500</b> <b>Austin, TX 78701</b>	-	<b>4/28/2009</b> <b>Bad Check--Cecil Bank acct.</b>				<b>583.71</b>	
Account No. <b>File no. 261049</b>  <b>American Check Management, Inc.</b> <b>c/o Law Offices of Paul R. Marcus</b> <b>P.O. Box 562601</b> <b>Miami, FL 33256-2601</b>	-	<b>4/28/09</b> <b>Bad Check--Cecil Bank acct.</b>				<b>533.71</b>	
Account No. <b>7983332</b>  <b>American Education Services</b> <b>c/o NCO Financial Systems, Inc.</b> <b>PO Box 510950</b> <b>New Berlin, WI 53151</b>	X -	<b>Student Loan co-signed for Daughter, Dana Talmo</b>				<b>41,575.23</b>	
Sheet no. <u>1</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>	<b>45,872.65</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>377243638381005</b>  <b>American Express</b> c/o NCO Financial Systems, Inc. PO Box 15773 Wilmington, DE 19850-5773		-	<b>Credit card purchases</b>			<b>2,031.86</b>
Account No. <b>672380</b>  <b>American Home &amp; Hardware</b> P.O. Box 130 Elkton, MD 21922		-	<b>lumber supplier</b>			<b>1,051.00</b>
Account No. <b>4939-02 and 493903</b>  <b>APGFCU</b> P.O. Box 1176 Aberdeen, MD 21001		-	<b>Collection--Overdrawn checking acct.</b>			<b>603.30</b>
Account No. <b>5491139389238842</b>  <b>At &amp; T Universal Card</b> PO Box 182546 Columbus, OH 43218-2564		-	<b>Credit card purchases</b>			<b>27,938.63</b>
Account No. <b>4264295212880743</b>  <b>Bank of America</b> PO Box 15019 Wilmington, DE 19886-5019		-	<b>Credit card purchases</b>			<b>5,320.73</b>
Subtotal (Total of this page)						<b>36,945.52</b>

Sheet no. 2 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>74975661525430</b>  <b>Bank of America</b> <b>PO Box 15102</b> <b>Wilmington, DE 19886-5102</b>		-	<b>Credit card purchases</b>				<b>61,598.36</b>
Account No. <b>4313510016960389</b>  <b>Bank of America</b> <b>PO Box 15726</b> <b>Wilmington, DE 19886-5726</b>		-	<b>Credit card purchases</b>				<b>19,747.06</b>
Account No. <b>**5996</b>  <b>Bank of America, N.A.</b> <b>Northstar Location Services, LLC</b> <b>4285 Genesee Street</b> <b>Buffalo, NY 14225-1943</b>		-	<b>Credit card purchases</b>				<b>5,137.34</b>
Account No. <b>6517163</b>  <b>Bank of America-Pre Legal</b> <b>c/o National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon, OH 44139-3442</b>		-	<b>Line of Credit</b>				<b>63,571.60</b>
Account No. <b>6969890</b>  <b>Barclays Bank Delaware</b> <b>c/o National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon, OH 44139-3442</b>		-	<b>Credit card purchases</b>				<b>19,393.35</b>
Subtotal (Total of this page)							<b>169,447.71</b>

Sheet no. 3 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Bay Country Estates/Elkton Homes Inc. 618 West Pulaski Highway Elkton, MD 21921</b>	<b>X</b>	<b>J</b>				<b>4,284.00</b>
Account No. <b>15371002091003862</b>  <b>CACH, LLC c/o P. Scott Lowery, P.C. 4500 Cherry Creek Drive South, Suite 700 Denver, CO 80246</b>		<b>-</b>				<b>1,386.13</b>
Account No. <b>4115072579373500</b>  <b>Capitol One Bank N.A. c/o NCO Financial Systems, Inc. 4740 Baxter Road Virginia Beach, VA 23462</b>		<b>-</b>				<b>1,302.94</b>
Account No. <b>230649</b>  <b>Capitol One Bank, N.A. c/o MRS Associates, Inc. 1930 Olney Avenue Cherry Hill, NJ 08003</b>		<b>-</b>				<b>1,195.52</b>
Account No. <b>H021081567</b>  <b>CBCS/Union Hospital PO Box 2589 Columbus, OH 43216</b>		<b>-</b>				<b>727.18</b>
Subtotal (Total of this page)						<b>8,895.77</b>

Sheet no. 4 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>H020794723</b>  <b>CBCS/Union Hospital</b> <b>PO Box 2589</b> <b>Columbus, OH 43216</b>		<b>Medical</b>				<b>972.98</b>
Account No. <b>0132006225</b>  <b>Cecil Bank</b> <b>127 North Street</b> <b>P.O. Box 469</b> <b>Elkton, MD 21922-0469</b>		<b>Business line of credit</b>				<b>99,990.96</b>
Account No. <b>01-09163176</b>  <b>Cecil Bank</b> <b>PO Box 469</b> <b>Elkton, MD 21922</b>		<b>overdraft protection on line of credit</b>				<b>4,577.60</b>
Account No. <b>case no: 07C09000178</b>  <b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>	X	<b>5/8/09</b> <b>Judgment</b>				<b>254,616.26</b>
Account No. <b>case no: 07C09000180</b>  <b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>	X	<b>5/8/09</b> <b>Judgment</b>				<b>175,300.30</b>
Subtotal (Total of this page)						<b>535,458.10</b>

Sheet no. 5 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No. <b>case no: 07C09000179</b>  Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	X	-	5/8/09 Judgment		26,644.61
Account No. <b>case no: 07C09000171</b>  Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921	X	-	5/8/09 Judgment		179,047.53
Account No. <b>01-29908654</b>  Cecil Bank 127 North Street Elkton, MD 21921	X	-	personal loan for Trailer, 10 Curtis Drive		7,375.47
Account No. <b>01-29908677</b>  Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469	-	-	Business line of credit for Talmac Builders		30,366.94
Account No. <b>01-09163176</b>  Cecil Bank 127 North Street P.O. Box 469 Elkton, MD 21922-0469	-	-	overdraft protection		5,000.00
Sheet no. <u>6</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>248,434.55</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>25258</b>  Cecil County Health Dept. Billing Dept. John M. Byers Health Center 401 Bow Street Elkton, MD 21921-5501	-	Medical					93.00
Account No.  Cecil Federal Bank c/o Wayne H. Norman, Jr., P.A. 808 South Main Street Bel Air, MD 21014	-	Contract-- litigation active (10 Curtis Drive)					6,584.21
Account No. <b>76636931</b>  Christiana Care Health Services c/o I.C. System, Inc. 444 Highway 96 East PO Box 64887 Saint Paul, MN 55164-0887	-	10/16/08-10/17/08 Medical					6,376.77
Account No. <b>unknown</b>  Christiana Care Health Services PO Box 2653 Wilmington, DE 19805	-	Medical					15,000.00
Account No. <b>960538</b>  Christiana Care Hospital DE c/o Inpatient Consultants of Delaware PO Box 51472 Los Angeles, CA 90051-5772	-	Medical					452.00
Sheet no. <u>7</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>28,505.98</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>S4751516</b>  <b>Christopher H. Wendel, MD</b> <b>Interpreting Cardiologist</b> <b>PO Box 250</b> <b>Hockessin, DE 19707</b>		-	<b>4/29/09</b> <b>Medical</b>				<b>25.00</b>	
Account No. <b>5491139389238842</b>  <b>Citi</b> <b>PO Box 91600</b> <b>Albuquerque, NM 87199</b>		-	<b>Credit card purchases</b>				<b>24,381.88</b>	
Account No. <b>6035322013877539</b>  <b>Citi Bank (South Dakota) N.A.</b> <b>c/o PRO Consulting Services, Inc.</b> <b>Collections Division</b> <b>PO Box 66768</b> <b>Houston, TX 77266-6768</b>		-	<b>Credit card purchases</b>				<b>4,193.70</b>	
Account No. <b>5491139389238842</b>  <b>Citibank South Dakota, N.A.</b> <b>c/o Frederick DuBose</b> <b>United Recovery Systems, LP</b> <b>PO Box 722929</b> <b>Houston, TX 77272-2929</b>		-	<b>Credit card purchases</b>				<b>27,938.63</b>	
Account No. <b>A9A00H5V</b>  <b>Clinical Cardiology Specialists</b> <b>2600 Glasgow Avenue</b> <b>Newark, DE 19702</b>		-	<b>Medical</b>				<b>442.00</b>	
Sheet no. <u>8</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>56,981.21</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R E D F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>4280 4607 0102 3755</b>  <b>Columbia Bank</b> <b>PO Box 790408</b> <b>Saint Louis, MO 63179-0408</b>			<b>Credit card purchases</b>				<b>11,299.20</b>
Account No. <b>137-0001-2000783-0101</b>  <b>Columbia Bank</b> <b>P.O. Box 260</b> <b>East Petersburg, PA 17520</b>	X	-	<b>business loan</b>				<b>24,590.08</b>
Account No. <b>137401000005</b>  <b>Columbia Bank</b> <b>9151 Baltimore National Pike</b> <b>Ellicott City, MD 21042</b>		-	<b>Credit card purchases</b>				<b>2,240.00</b>
Account No. <b>CZ1487-80413</b>  <b>Delmar Emergency Specialist</b> <b>PO Box 3012</b> <b>Wilmington, DE 19804</b>		-	<b>4/29/09 and 6/30/09</b> <b>Medical</b>				<b>446.00</b>
Account No. <b>KA644181</b>  <b>Delmar Emergency Specialist</b> <b>c/o Select Financial Services, Inc.</b> <b>PO Box 1070</b> <b>Jenkintown, PA 19046-7370</b>		-	<b>3/18/08</b> <b>Medical</b>				<b>318.00</b>
Sheet no. <u>9</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>38,893.28</b>

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

In re Frank Michael Talmo Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>KA650694</b>  <b>Delmar Emergency Specialists</b> <b>c/o Select Financial Services, Inc.</b> <b>PO Box 1070</b> <b>Jenkintown, PA 19046-7370</b>			<b>Medical</b>				<b>417.00</b>	
Account No. <b>354050599969</b>  <b>Delmarva Power</b> <b>PO Box 17000</b> <b>Wilmington, DE 19886</b>			<b>Utility</b>				<b>45.50</b>	
Account No. <b>354050599944</b>  <b>Delmarva Power</b> <b>P.O. Box 17000</b> <b>Wilmington, DE 19886</b>			<b>Utility</b>				<b>163.06</b>	
Account No. <b>3603 5459 9993</b>  <b>Delmarva Power</b> <b>P.O. Box 17000</b> <b>Wilmington, DE 19886</b>	X		<b>10/09/09</b> <b>Utility</b>				<b>3,039.35</b>	
Account No. <b>3603 5459 9985</b>  <b>Delmarva Power</b> <b>P.O. Box 17000</b> <b>Wilmington, DE 19886</b>	X		<b>10/15/09</b> <b>Utility</b>				<b>194.82</b>	
Sheet no. <u>10</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>3,859.73</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>62751360</b>  <b>Delmarva Power--a Phi Company</b> <b>c/o Allied Interstate</b> <b>3000 Corporate Exchange Drive</b> <b>Columbus, OH 43231</b>			<b>Utility</b>				<b>283.67</b>
Account No. <b>case no: 07D08001266</b>  <b>Delta Lumber Inc.</b> <b>c/o Kevin T. Olszewski, Esq.</b> <b>Law Office of Kevin T. Olszewski, P.A.</b> <b>5 South Hickory Ave</b> <b>Bel Air, MD 21014-3732</b>			<b>7/28/09</b> <b>Judgment</b>				<b>46,862.61</b>
Account No. <b>6011003263574251</b>  <b>DFS Services LLC</b> <b>c/o Integrity Financial Partners, Inc.</b> <b>4370 W. 109th Street, Suite 100</b> <b>Leawood, KS 66211</b>			<b>Credit card purchases</b>				<b>11,696.68</b>
Account No. <b>6011398590176055</b>  <b>Discover Bank</b> <b>c/o Weltman, Weinberg &amp; Reis Co.,</b> <b>L.P.A.</b> <b>175 South 3rd St., Suite 900</b> <b>Columbus, OH 43215-5166</b>	X		<b>Credit card purchases</b>				<b>4,399.16</b>
Account No. <b>**4251</b>  <b>Discover Card</b> <b>PO Box 71084</b> <b>Charlotte, NC 28272-1084</b>			<b>Credit card purchases</b>				<b>11,696.68</b>
Subtotal (Total of this page)							<b>74,938.80</b>

Sheet no. 11 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>DBA99GQ9B</b>  <b>Doctors for Emergency Service c/o Affinity Receivables Management, Inc PO Box 1297 Vineland, NJ 08362-1297</b>	-		<b>10/16/08 Medical</b>			<b>363.00</b>
Account No. <b>22538951</b>  <b>E-Z Pass Maryland Service Center PO Box 17600 Baltimore, MD 21297</b>	-		<b>E-Z Pass</b>			<b>20.00</b>
Account No. <b>case no: 07D09001337</b>  <b>Edward S. Cohn, et. al 600 Baltimore Avenue Towson, MD 21204</b>	-		<b>701 South Main Street Foreclosure</b>			<b>277,787.64</b>
Account No. <b>4280460701023755</b>  <b>Elan PO Box 790084 Saint Louis, MO 63179</b>	-		<b>Credit card purchases</b>			<b>11,384.25</b>
Account No. <b>97802952368</b>  <b>Elkton MD Gas Co. c/o Rickart Collection Systems, Inc. 575 Milltown Road PO Box 7242 North Brunswick, NJ 08902</b>	-		<b>utility</b>			<b>52.21</b>
Sheet no. <u>12</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>289,607.10</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>case no. 0302-0000720-2009</b>  <b>Elkton Supply Company, Inc.</b> <b>P.O. Box 130</b> <b>Elkton, MD 21922-0130</b>	X	-	<b>7/7/09</b> <b>Judgment for 788 Blake Road Supplier</b>			<b>14,179.05</b>
Account No. <b>74975998802817</b>  <b>FIA Card Services, N.A.</b> <b>c/o Frederick J. Hanna &amp; Associates,</b> <b>P.C</b> <b>1427 Roswell Road</b> <b>Marietta, GA 30062</b>	-	-	<b>Credit card purchases</b>			<b>63,571.60</b>
Account No. <b>48063000000000000041880206</b>  <b>Ford Motor Credit Company</b> <b>PO Box 6508</b> <b>Mesa, AZ 85216-6508</b>	-	-	<b>2006 Ford Fusion van</b>			<b>1,011.51</b>
Account No.  <b>Ford Motor Credit Company, LLC</b> <b>c/o Bruce Miller</b> <b>Thieblut Ryan, P.A.</b> <b>8600 LaSalle Road, Suite 200</b> <b>Towson, MD 21286</b>	-	-	<b>Auto Loan for Ford Fusion (has been repo'd)</b>			<b>1,187.16</b>
Account No. <b>A9A00M03</b>  <b>Francis A. Palermo</b> <b>620 Staton Christiana Road</b> <b>Newark, DE 19713</b>	-	-	<b>Medical</b>			<b>435.00</b>
Sheet no. <u>13</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>80,384.32</b>

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>358219</b>  <b>Glasgow Medical Center</b> <b>c/o Byron and Days CCCC, Inc.</b> <b>601 Philadelphia Pike</b> <b>Wilmington, DE 19809</b>	-	<b>Medical</b>				<b>141.00</b>
Account No.  <b>Gurvis Jones Well Drilling, Inc.</b> <b>1220 Prospect Mill Road</b> <b>Bel Air, MD 21015</b>	-	<b>11/25/08</b> <b>Services Rendered-- contractor for 788 Blake Road</b>				<b>6,830.00</b>
Account No. <b>A31960</b>  <b>Hart to Heart Ambulance Service</b> <b>c/o Capitol Credit Service, Inc.</b> <b>872B Walker Road</b> <b>PO Box 496</b> <b>Dover, DE 19903-0496</b>	-	<b>4/29/09</b> <b>Medical</b>				<b>1,105.83</b>
Account No. <b>09-13499</b>  <b>Hart to Heart Ambulance Service, Inc.</b> <b>355 Granary Road</b> <b>Forest Hill, MD 21050</b>	-	<b>4/29/09</b> <b>Medical</b>				<b>862.20</b>
Account No. <b>6035322013877539</b>  <b>Home Depot Credit Services</b> <b>PO Box 6029</b> <b>The Lakes, NV 88901</b>	-	<b>Credit card purchases</b>				<b>4,193.70</b>
Sheet no. <u>14</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>13,132.73</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>5432</b>  <b>IC Systems Inc.</b> <b>P.O. Box 64378</b> <b>Saint Paul, MN 55164</b>	-	credit					<b>452.00</b>	
Account No. <b>5189</b>  <b>IC Systems Inc.</b> <b>P.O. Box 64378</b> <b>Saint Paul, MN 55164</b>	-	credit					<b>6,376.00</b>	
Account No. <b>Talmo</b>  <b>Jay Cashman, Inc.</b> <b>c/o Paul W. Losordo, Esq.</b> <b>21 McGrath Hwy., Suite 302</b> <b>Quincy, MA 02169</b>	-	work debt		X	X	X	<b>20,000.00</b>	
Account No. <b>20645156</b>  <b>Jefferson University Physicians</b> <b>Central Business Office</b> <b>PO Box 40089</b> <b>Philadelphia, PA 19106-0089</b>	-	Medical					<b>143.00</b>	
Account No. <b>669</b>  <b>Johnson's Excavating</b> <b>198 Kirk Road</b> <b>Elkton, MD 21921</b>	-	<b>11/25/08</b> <b>Services Rendered on 788 Blake Road</b>					<b>4,500.00</b>	
Sheet no. <u>15</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>31,471.00</b>

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>042-3643-949</b>  <b>Kohl's</b> <b>Kohl's Payment Center</b> <b>PO Box 2983</b> <b>Milwaukee, WI 53201-2983</b>	-		<b>Credit card purchases</b>			<b>1,021.37</b>	
Account No. <b>13839196</b>  <b>Laboratory Corporation of America</b> <b>PO Box 2240</b> <b>Burlington, NC 27216-2240</b>	-		<b>Medical--lab work</b>			<b>233.19</b>	
Account No.  <b>Level Heating and Air Conditioning</b> <b>601 N. Juniata St.</b> <b>Havre De Grace, MD 21078</b>	-		<b>2/2/09</b> <b>Services Rendered on 169 Nellies Corner</b>			<b>275.00</b>	
Account No. <b>2598948</b>  <b>Local Health Cecil County</b> <b>c/o State of MD Central Collection Unit</b> <b>300 West Preston Street</b> <b>Baltimore, MD 21201-2321</b>	-		<b>Health Dept. Medical Council</b>			<b>108.81</b>	
Account No. <b>MK387701</b>  <b>M.K. Builders</b> <b>c/o Stevens and James, Inc.</b> <b>PO Box 149</b> <b>Harrington, DE 19952</b>	-		<b>Services Rendered--788 Blake Road</b>			<b>17,060.00</b>	
Sheet no. <u>16</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>	<b>18,698.37</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>5406-8100-0185-4893</b>  <b>Mastercard Card Services PO Box 13337 Philadelphia, PA 19101-3337</b>	-	<b>Credit card purchases</b>				<b>19,393.35</b>
Account No. <b>Case no. 0702-0002171-2009</b>  <b>McCrone, Inc. 20 Ridgely Avenue Annapolis, MD 21401</b>	-	<b>Judgment</b>				<b>4,885.69</b>
Account No. <b>57780</b>  <b>Mid Atlantic Pain Institute PO Box 2404 Elkton, MD 21922-2404</b>	-	<b>Medical</b>				<b>2,207.00</b>
Account No. <b>1-141842.0</b>  <b>Mid Atlantic Retina 910 E. Willow Grove Avenue Glenside, PA 19038</b>	-	<b>Medical</b>				<b>8,125.00</b>
Account No. <b>340429807</b>  <b>Movie Gallery PO Box 6789 Wilsonville, OR 97070</b>	-	<b>movie service</b>				<b>30.40</b>
Sheet no. <u>17</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>34,641.44</b>

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>3011394</b>						
<b>MRIS</b> c/o Worthington, Moore & Jacobs 10316 Baltimore National Pike Ellicott City, MD 21042	-		fee for system access			<b>460.00</b>
Account No.						
<b>MRIS</b> 9707 Key West Avenue, Suite 200 Rockville, MD 20850-3915	-		annual membership dues			<b>600.00</b>
Account No. <b>534576324</b>						
<b>North Shore Agency, Inc.</b> 270 Spagnoli Road, Suite 111 Melville, NY 11747-3515	-		cell phone bill			<b>282.14</b>
Account No. <b>17037</b>						
<b>Northeastern Supply, Inc.</b> 8323 Pulaski Highway Baltimore, MD 21237	-		9/05/08 and 9/25/08 Store Credit			<b>44.99</b>
Account No. <b>MM00004859</b>						
<b>Open MRI of Elkton</b> PO Box 190 Elkton, MD 21922-0190	-		9/27/09 Medical			<b>266.81</b>
Sheet no. <u>18</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>1,653.94</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>OPN-0000554492</b>  People's Bank of Elkton PO Box 268 East Petersburg, PA 17520	J					2,239.90
Account No. <b>151-0001-2000783-0101</b>  People's Bank of Elkton PO Box 268 East Petersburg, PA 17520	X -					24,703.30
Account No. <b>66073pad</b>  PHEAA/BRAZOS/AMERI 660 bOAS sTREET Harrisburg, PA 17102	-					16,324.00
Account No. <b>222266073</b>  PNC Bank PO Box 2461 Harrisburg, PA 17105-2461	X -					24,754.57
Account No. <b>21174371</b>  Principal Secret Skin Care c/o SKO Brenner American, Inc. 40 Daniel Street Farmingdale, NY 11735	-					29.95
					Subtotal (Total of this page)	<b>68,051.72</b>

Sheet no. 19 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No.  <b>Pro Flooring, Inc.</b> <b>2288 Pulaski Highway, Suite H</b> <b>North East, MD 21901</b>		-	<b>Services Rendered--carpet at 112 W. Village</b>				<b>800.00</b>	
Account No.  <b>Pro Physical Therapy</b> <b>9 Commercial Plaza</b> <b>Rising Sun, MD 21911</b>		-	<b>Medical</b>				<b>502.00</b>	
Account No.  <b>Pro Physical Therapy</b> <b>9 Commercial Plaza</b> <b>Rising Sun, MD 21911</b>		-	<b>Medical</b>				<b>1,311.00</b>	
Account No. <b>AR1Runion 799</b>  <b>Quality Asset Recovery</b> <b>7 Foster Avenue, Ste. 101</b> <b>Gibbsboro, NJ 08026</b>		-	<b>personal loan</b>				<b>160.00</b>	
Account No. <b>176843</b>  <b>Rancocas Anesthesiology P</b> <b>PO Box 464</b> <b>Rutherford, NJ 07070</b>		-	<b>4/30/09 Medical</b>				<b>1,875.00</b>	
Sheet no. <u>20</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>4,648.00</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>Frank Talmo</b>  <b>Red Disposal LLC</b> <b>520 Terminal Ave., Suite B</b> <b>New Castle, DE 19720</b>		<b>Dumpster</b>				<b>650.00</b>
Account No.  <b>Rehoboth Bay Marina</b> <b>1115 Highway One</b> <b>Rehoboth Beach, DE 19971</b>		<b>marina lease for 2009/2010</b>				<b>7,600.00</b>
Account No. <b>case no. 030200013172009</b>  <b>RGS Electrical, Inc.</b> <b>c/o Robert V. Jones, Esq.</b> <b>157 E. Main Street</b> <b>Elkton, MD 21921</b>		<b>9/23/09</b> <b>Judgment-788 Blake Road</b>				<b>11,030.00</b>
Account No. <b>312</b>  <b>Rickart Collection Systems</b> <b>575 Milltown Road</b> <b>North Brunswick, NJ 08902</b>		<b>credit</b>				<b>52.00</b>
Account No. <b>9045323</b>  <b>Selective Insurance Co.</b> <b>c/o Cisco, Inc.</b> <b>1702 Townhurst Dr.</b> <b>Houston, TX 77043</b>	<b>X</b>	<b>Insurance--Talmac</b>				<b>631.00</b>
Sheet no. <u>21</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>19,963.00</b>

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>534576324</b>  <b>Sprint</b> c/o North Shore Agency, Inc. 270 Spagnoli Road, Suite 111 Melville, NY 11747-3515		-	<b>Phone service</b>			<b>282.14</b>
Account No. <b>90-GV-314955</b>  <b>State Farm Insurance Company</b> 1500 State Farm Blvd. Charlottesville, VA 22909-0001		-	<b>Insurance on 138 E. Village property</b>			<b>558.33</b>
Account No. <b>case no: 07D05000881</b>  <b>Talmo, Anne DeLynne</b> c/o Wendy Barrow Culberson, Esq. 103 Court House Plaza, Suite 103 Elkton, MD 21921		-	<b>6/16/09</b> <b>Judgment--Consent Order</b>			<b>4,748.63</b>
Account No. <b>4675-4670-0025-5858</b>  <b>TD Bank</b> PO Box 8969 Westbury, NY 11590-8969		-	<b>Credit card purchases</b>			<b>7,183.23</b>
Account No. <b>661313684</b>  <b>TD Bank</b> 1701 Route 70 East Cherry Hill, NJ 08034-5400		-	<b>Checking</b>			<b>119.81</b>
Sheet no. <u>22</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>12,892.14</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>xxxxx0044</b>  TD Bank 1701 Route 70 East Cherry Hill, NJ 08034-5400		-	Credit card purchases				7,656.00
Account No. <b>660289372</b>  TD Bank, N.A. PO Box 8969 Westbury, NY 11590-8969		-	personal loan				5,206.45
Account No.  TD Banknorth c/o Associated Credit Services, Inc. 105B South St. PO Box 9100 Hopkinton, MA 01748-9100		-	Credit card purchases				5,137.49
Account No. <b>0000000000055</b>  The Columbia Bank c/o Commercial Acceptance Company PO Box 3628 Camp Hill, PA 17011		-	Credit card purchases				2,976.85
Account No. <b>137-0001-2000783-0101</b>  The Columbia Bank PO Box 268 East Petersburg, PA 17520	X	-	Business Loan to Talmac Builders, LLC that Talmo personally guaranteed.	X	X	X	25,000.00
Subtotal (Total of this page)							<b>45,976.79</b>

Sheet no. 23 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>554492</b>  <b>The Columbia Bank</b> <b>PO Box 268</b> <b>East Petersburg, PA 17520</b>	-	<b>overdraft protection</b>					<b>5,000.00</b>
Account No. <b>6035 3220 2581 4983</b>  <b>The Home Depot</b> <b>Home Depot Credit Services</b> <b>PO Box 6029</b> <b>The Lakes, NV 88901</b>	-	<b>Store Credit--Talmac</b>					<b>1,631.02</b>
Account No. <b>xxxxx0055</b>  <b>The Peoples Bank of Elkton</b> <b>130 North Street</b> <b>Elkton, MD 21921</b>	-	<b>personal loan</b>					<b>2,500.00</b>
Account No. <b>38925912</b>  <b>Thomas Jefferson University</b> <b>Hospitals</b> <b>c/o Law Offices of Tabas &amp; Rosen,</b> <b>P.C.</b> <b>Suite 2300</b> <b>1601 Market Street</b> <b>Philadelphia, PA 19103</b>	-	<b>Medical</b>					<b>43,034.00</b>
Account No. <b>0914002357</b>  <b>Thomas Jefferson University</b> <b>Hospitals</b> <b>c/o United Telemanagement Corp</b> <b>(UTC)</b> <b>Thomas Jefferson Univ. Hosp. Billing</b> <b>Dep</b> <b>PO Box 711943</b>	-	<b>4/29/09- 5/3/09</b> <b>Medical--TV/Phone service</b>					<b>10.56</b>
						<b>Subtotal</b> (Total of this page)	<b>52,175.58</b>

Sheet no. 24 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  Tufts Health Plan PO Box 9165 Watertown, MA 02471-9165		Medical				16,000.00
Account No.  Tunnell Companies, LP 34026 Anna's Way, Suite 1 Long Neck, DE 19966	X	Reimbursement for Talmos' 3rd quarter sewer bill for 2009. Seek amount below and possession.	J			117.79
Account No.  Tunnell Companies, LP 34026 Anna's Way, Suite 1 Milsboro, DE 19966		Lot rent for Long Neck trailer (26402 Creekwood Circle)				6,800.00
Account No. 22-14044191  Union Hospital c/o CBCS PO Box 163729 Columbus, OH 43216-4089		Medical				1,700.16
Account No. H023718018  Union Hospital PO Box 218 Elkton, MD 21922		10/9/09-10/10/09 Medical				2,261.12
Sheet no. <u>25</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>26,879.07</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>Patient No: H023717333</b>  <b>Union Hospital</b> <b>PO Box 218</b> <b>Elkton, MD 21922</b>	-		<b>10/13/09</b> <b>Medical</b>				<b>976.00</b>	
Account No. <b>H023717374</b>  <b>Union Hospital</b> <b>PO Box 218</b> <b>Elkton, MD 21922</b>	-		<b>Medical</b>				<b>338.00</b>	
Account No. <b>Talmo</b>  <b>Union Hospital</b> <b>106 Bow Street</b> <b>Elkton, MD 21921</b>	-		<b>Medical</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>15,000.00</b>	
Account No. <b>H02317465</b>  <b>Union Hospital</b> <b>PO Box 218</b> <b>Elkton, MD 21922</b>	-		<b>Medical</b>				<b>37.00</b>	
Account No. <b>H019813492</b>  <b>Union Hospital of Cecil County</b> <b>c/o ProCo</b> <b>PO Box 2462</b> <b>Aston, PA 19014-0462</b>	-		<b>8/25/07</b> <b>Medical</b>				<b>136.00</b>	
Sheet no. <u>26</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>16,487.00</b>

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

In re Frank Michael Talmo

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

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>H022839187</b>  <b>Union Hospital of Cecil County</b> <b>PO Box 4273</b> <b>Lancaster, PA 17604-4273</b>	-					<b>958.89</b>
Account No. <b>H022816789</b>  <b>Union Hospital of Cecil County</b> <b>106 Bow Street</b> <b>Elkton, MD 21921</b>	-					<b>283.24</b>
Account No.  <b>Union Hospital of Cecil County</b> <b>106 Bow Street</b> <b>Elkton, MD 21921</b>	-					<b>251.30</b>
Account No. <b>D0022839187</b>  <b>Union Radiology Associates</b> <b>c/o Quality Asset Recovery, LLC</b> <b>PO Box 239</b> <b>Gibbsboro, NJ 08026-0239</b>	-					<b>160.00</b>
Account No. <b>903234</b>  <b>United Rentals</b> <b>497 Pulaski Highway</b> <b>Joppa, MD 21085</b>	-					<b>571.00</b>
Sheet no. <u>27</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,224.43</b>
Subtotal (Total of this page)						<b>2,224.43</b>

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

In re Frank Michael Talmo Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>54911393</b>  <b>UNVL/CITI</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>	-	<b>Credit card purchases</b>				<b>27,938.00</b>
Account No.  <b>Wai Wor Phoon, M.D.</b> <b>314 E. Main Street, Suite 402</b> <b>Newark, DE 19711</b>	-	<b>Medical</b>				<b>1,400.00</b>
Account No. <b>140649</b>  <b>Wills Eye Ophthalmology Clinic, Inc.</b> <b>c/o Capital Credit Bureau, Inc.</b> <b>PO Box 125</b> <b>Plymouth Meeting, PA 19462</b>	-	<b>Medical</b>				<b>240.00</b>
Account No.						
Account No.						

Sheet no. 28 of 28 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) **29,578.00**

Total  
 (Report on Summary of Schedules) **2,041,455.83**

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

In re Frank Michael Talmo, Debtor Case No. \_\_\_\_\_

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

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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.
<b>Bay Country Estates PO Box 374 Elkton, MD 21922</b>	<b>Leashold with ground rent in 10 Curtis Drive, Rising Sun, MD 21911, valued at \$2,340.00 as a Tenant by the Entirety with wife Tammy Talmo.</b>
<b>Rehoboth Bay Marina 1115 Highway One Rehoboth Beach, DE 19971</b>	<b>Leasehold with boat slip in Rehoboth Bay Marina, Dewey Beach, DE valued at \$23,000.00</b>
<b>Tunnell Companies, LP 34026 Anna's Way, Suite 1 Long Neck, DE 19966</b>	<b>Leasehold with ground rent in 26402 Creekwood Circle, Long Neck, DE 19966, valued at \$70,000.00</b>

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

In re Frank Michael Talmo

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

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. 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 the eight year period 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Ann DeLynne Talmo</b> 26402 Creekwood Circle Millsboro, DE 19966	<b>Tunnell Companies, LP</b> 34026 Anna's Way, Suite 1 Long Neck, DE 19966
<b>Butler LLC</b>	<b>The Columbia Bank</b> 130 North Street Elkton, MD 21921
<b>Butler Properties LLC</b>	<b>The Columbia Bank</b> 130 North Street Elkton, MD 21921
<b>Dana Talmo</b> 43 Chestwold Blvd., Apt. 1C Newark, DE 19713	<b>American Education Services</b> c/o NCO Financial Systems, Inc. PO Box 510950 New Berlin, WI 53151
<b>Dana Talmo</b> 43 Chestwold Blvd., Apt. 1C Newark, DE 19713	<b>PNC Bank</b> PO Box 2461 Harrisburg, PA 17105-2461
<b>Dana Talmo</b> 43 Chestwold Blvd., Apt. 1C Newark, DE 19713	<b>AES/RBS Citizens NA</b> 1200 N. 7th Street Harrisburg, PA 17102
<b>Frank Talmo, LLC</b> 169 Nellies Corner Road Rising Sun, MD 21911	<b>Elkton Supply Company, Inc.</b> P.O. Box 130 Elkton, MD 21922-0130
<b>Frank Talmo, LLC</b> 169 Nellies Corner Road Rising Sun, MD 21911	<b>State Dept. of Assessments and Taxation</b> 301 W. Preston Street, Room 101 Baltimore, MD 21201-2395
<b>Frank Talmo, LLC</b> 169 Nellies Corner Road Rising Sun, MD 21911	<b>State Dept. of Assessments and Taxation</b> 301 W. Preston Street, Room 101 Baltimore, MD 21201-2395
<b>HDG Properties</b>	<b>The Columbia Bank</b> 130 North Street Elkton, MD 21921
<b>HDG Properties</b>	<b>Rule Ventures, LLC</b> Springside Plaza Biddle Bldg., Ste. 266 Newark, DE 19702

In re **Frank Michael Talmo**

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

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>HDG Properties</b>	<b>Denrich Associates 9497 Good Lion Road Columbia, MD 21045</b>
<b>Jay Emery, Esq. 153 E. Main Street Elkton, MD 21921</b>	<b>Cecil Bank 204 E. Main Street Elkton, MD 21921</b>
<b>Jay Emery, Esq. 153 E. Main Street Elkton, MD 21921</b>	<b>Cecil Bank 204 E. Main Street Elkton, MD 21921</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Treasurer &amp; Collector of Taxes for Cecil c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Delmarva Power P.O. Box 17000 Wilmington, DE 19886</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>People's Bank of Elkton PO Box 268 East Petersburg, PA 17520</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Selective Insurance Co. c/o Cisco, Inc. 1702 Townhurst Dr. Houston, TX 77043</b>
<b>Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921</b>	<b>Cecil Bank c/o Coon &amp; Cole, LLC 401 Washington Avenue, Suite 501 Towson, MD 21204</b>

Sheet 1 of 3 continuation sheets attached to the Schedule of Codebtors

In re **Frank Michael Talmo**

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

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Talmac Builders LLC 3 Commercial Plaza Elkton, MD 21921	Cecil Bank c/o Coon & Cole, LLC 401 Washington Avenue, Suite 501 Towson, MD 21204
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921-5916	Delmarva Power P.O. Box 17000 Wilmington, DE 19886
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921-5916	Discover Bank c/o Weltman, Weinberg & Reis Co., L.P.A. 175 South 3rd St., Suite 900 Columbus, OH 43215-5166
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921	Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0038
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921	Department of Labor PO Box 1844 Baltimore, MD 21203-1844
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921	Ford Credit PO Box 6508 Mesa, AZ 85216-6508
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921	The Columbia Bank PO Box 268 East Petersburg, PA 17520
Talmac Builders, LLC 3 Commercial Plaza Elkton, MD 21921	Columbia Bank P.O. Box 260 East Petersburg, PA 17520
Talmac Properties, LLC 3 Commercial Plaza Elkton, MD 21921	Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921
Talmac Properties, LLC 3 Commercial Plaza Elkton, MD 21921	Cecil Bank c/o William F. Riddle, Esq. 204 East Main Street Elkton, MD 21921
Talmac Properties, LLC 3 Commercial Plaza Elkton, MD 21921	Department of the Treasury Internal Revenue Service c/o ACS Support PO Box 57 Bensalem, PA 19020-0057

Sheet 2 of 3 continuation sheets attached to the Schedule of Codebtors

In re **Frank Michael Talmo**

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

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Tammy Talmo</b> <b>169 Nellies Corner Road</b> <b>Rising Sun, MD 21911</b>	<b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>
<b>Tammy Talmo</b> <b>169 Nellies Corner Road</b> <b>Rising Sun, MD 21911</b>	<b>Cecil Bank</b> <b>127 North Street</b> <b>Elkton, MD 21921</b>
<b>Tammy Talmo</b> <b>169 Nellies Corner Road</b> <b>Rising Sun, MD 21911</b>	<b>Wells Fargo Auto Finance</b> <b>711 West Broadway</b> <b>Tempe, AZ 85282</b>
<b>Tammy Talmo</b> <b>169 Nellies corner Road</b> <b>Rising Sun, MD 21911</b>	<b>Bay Country Estates/Elkton Homes Inc.</b> <b>618 West Pulaski Highway</b> <b>Elkton, MD 21921</b>
<b>Tammy Talmo</b> <b>169 Nellies Corner Rd.</b> <b>Rising Sun, MD 21911</b>	<b>Cecil Bank</b> <b>127 North Street</b> <b>P.O. Box 469</b> <b>Elkton, MD 21922-0469</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Cecil Bank</b> <b>c/o Coon &amp; Cole, LLC</b> <b>401 Washington Avenue, Suite 501</b> <b>Towson, MD 21204</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Columbia Bank</b> <b>P.O. Box 260</b> <b>East Petersburg, PA 17520</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Cecil Bank</b> <b>c/o William F. Riddle, Esq.</b> <b>204 East Main Street</b> <b>Elkton, MD 21921</b>
<b>William J. McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Cecil Bank</b> <b>c/o Coon &amp; Cole, LLC</b> <b>401 Washington Avenue, Suite 501</b> <b>Towson, MD 21204</b>

Sheet 3 of 3 continuation sheets attached to the Schedule of Codebtors

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

In re **Frank Michael Talmo**

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

Debtor(s)

**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: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Spouse</b>	AGE(S): <b>41</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>part-time</b>
Name of Employer	<b>Unemployed</b>	<b>Dustbunnies</b>
How long employed		<b>approx. 1 year (not currently)</b>
Address of Employer	<b>n/a</b>	<b>3 Commercial Plaza Elkton, MD 21921</b>

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>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>3. SUBTOTAL</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</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>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>
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>925.00</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 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): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ <u>925.00</u></b>	<b>\$ <u>0.00</u></b>
<b>15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	<b>\$ <u>925.00</u></b>	<b>\$ <u>0.00</u></b>
<b>16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)</b>	<b>\$ <u>925.00</u></b>	

(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:  
**I expect my income to decrease within the year following the filing of this document.**

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

In re Frank Michael Talmo

Debtor(s)

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

### 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 bi-weekly, 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>2,110.00</u>
	a. Are real estate taxes included? Yes <u>    </u> No <u>  X  </u>		
	b. Is property insurance included? Yes <u>  X  </u> No <u>    </u>		
2.	Utilities:	\$	
	a. Electricity and heating fuel		<u>100.00</u>
	b. Water and sewer	\$	<u>0.00</u>
	c. Telephone	\$	<u>24.00</u>
	d. Other <u>  See Detailed Expense Attachment  </u>	\$	<u>120.00</u>
3.	Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4.	Food	\$	<u>357.00</u>
5.	Clothing	\$	<u>0.00</u>
6.	Laundry and dry cleaning	\$	<u>0.00</u>
7.	Medical and dental expenses	\$	<u>0.00</u>
8.	Transportation (not including car payments)	\$	<u>0.00</u>
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
10.	Charitable contributions	\$	<u>0.00</u>
11.	Insurance (not deducted from wages or included in home mortgage payments)		
	a. Homeowner's or renter's	\$	<u>0.00</u>
	b. Life	\$	<u>0.00</u>
	c. Health	\$	<u>0.00</u>
	d. Auto	\$	<u>50.00</u>
	e. Other _____	\$	<u>0.00</u>
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
	a. Auto _____	\$	<u>89.00</u>
	b. Other _____	\$	<u>0.00</u>
	c. Other _____	\$	<u>0.00</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>0.00</u>
	Other _____	\$	<u>0.00</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>2,850.00</u>
19.	Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20.	STATEMENT OF MONTHLY NET INCOME		
a.	Average monthly income from Line 15 of Schedule I	\$	<u>925.00</u>
b.	Average monthly expenses from Line 18 above	\$	<u>2,850.00</u>
c.	Monthly net income (a. minus b.)	\$	<u>-1,925.00</u>

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

In re Frank Michael Talmo

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

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Gas</b>	\$	<b>60.00</b>
<b>Oil</b>	\$	<b>60.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>120.00</b>

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

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo

Debtor(s)

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

Chapter 11

**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 56 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 2, 2009

Signature /s/ Frank Michael Talmo

**Frank Michael Talmo**

Debtor

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

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo

Debtor(s)

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

Chapter 11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**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  
**\$10,175.00**  
**\$63,775.00**

SOURCE  
**2009 YTD: Husband Income**  
**2007: Husband Income**

**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, or 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

**3. Payments to creditors**

None  **Complete a. or b., as appropriate, and c.**

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 (\*) 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 creditor 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 CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  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 creditor 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 CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  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	AMOUNT STILL OWING
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**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 AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>RGS Electrical, Inc. v. Frank M. Talmo, Case No. 030200013172009</b>	<b>Contract</b>	<b>District Court for Cecil County, 170 East Main Street, Elkton MD 21921</b>	<b>Affidavit judgment in favor of Plaintiff entered 9/23/09 in the amount of \$11,030.00 Lien of judgment entered.</b>
<b>Cecil Bank v. Frank M. Talmo et al., Case no. 07C09000178</b>	<b>Confessed judgment</b>	<b>Circuit Court for Cecil County, Court House, 129 East Main Street, Elkton MD 21921</b>	<b>Reopened/active Confessed/Consent judgment Total: 246,312.13. Writ of garnishment of property issued, plaintiff seeks aid in enforcement of judgment. Sheriff of cecil co. has levied Talmo's motorcycle. Case has been reopened and is active.</b>
<b>Tunnell Companies, LP v. Frank Talmo et al., Civil Action No. JP17-09-003890</b>	<b>Summary possession in landlord/tenant action</b>	<b>The Justice of the Peace Court of The State of Delaware, In and For Sussex County 23730 Shortly Road Georgetown, DE 19947</b>	<b>Pending</b>

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Elkton Supply Co., Inc. v. Frank Talmo et al., Case no. 0302-0000720-2009	Contract	District Court of Maryland for Cecil County.	Judgment for Elkton Supply Co. in the amount of \$14,179.05. Writ of garnishment requested 8/21/09. Court issued an order directing Talmo to appear for an examination (scheduled for 11/17/09) in aid of enforcement of this judgment.
Bradco Supply Corp. v. Talmac Builders, LLC case no: 030200011452009	Regular claim/ Contract	District Court for Cecil County	Satisfied as of September 23, 2009. Talmo's wages were garnished to cover the total judgment owed to creditor (\$12,751.14).
McCrone Inc. v. Frank Talmo, Case no. 0702-0002171-2009	contract	District Court of MD for Anne Arundel County 7500 Gov Ritchie Hwy. Glen Burie, MD 21061-3756	Default judgment against Talmo in the amount of 4,885.69. His property 169 Nellies Corner Rd is levied. District Court of MD for Cecil County has recorded the judgment from Anne Arundel County.
Accurate Air Mechanical Services Inc. v. Frank Talmo, Case no. 07D09000122	Mechanics Lien	Circuit Court for Cecil County	Final Order establishing a Mechanic's lien in the amount of \$10,026.66 in favor of Plaintiff and directing sale of Talmo's property located at 788 Blake Road, Elkton MD.
McCrone, Inc. v. Frank Talmo, Case no. 0302-0002750-2009	Recorded judgment	District Court of MD for Cecil County 170 East Main Street Elkton, MD 21921-5943	Recorded Anne Arundel Co. judgment against Talmo in the amount of \$4,885.69. 169 Nellies Corner Rd. is levied.
Frank M. Talmo v. Anne Delynne Talmo, Case no.07D05000881	Divorce-absolute	Circuit Court for Cecil County	Reopened/active. Judgment was entered on 6/16/09 against Frank Talmo in amount of \$4,748.63. He was ordered to bring current the loan on their double-wide, and pay \$5,000 towards Anne's lot rent.
Edward S. Cohn, et al. v. Frank Talmo, Case no. 07D09001337	Foreclosure	Circuit Court for Cecil County	open/active
Cecil Bank v. Talmac Properties LLC, et al., Case no. 07C09000180	Confessed judgment	Circuit Court for Cecil County	judgment entered for Cecil Bank in the amount of \$170,330.30 plus interest.
Cecil Bank v. Frank Talmo et al., Case no: 07C09000179	Confessed judgment	Circuit Court for Cecil County	judgment for cecil bank in the amount of \$26,644.61
Cecil Bank v. Frank Talmo et al. Case no. 07C09000171	Confessed Judgment	Circuit Court for Cecil County	judgment against Talmo in amount of \$179,047.53
Delta Lumber Co. v. Frank Talmo, Case no. 07D08001266	Mechanics Lien	Circuit Court for Cecil County	Judgment entered against Talmo for \$46,862.61
Cecil Federal Bank v. Frank Talmo, Case no. 030200031642009	contract	District Court for Cecil County	Active

- 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 OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>TD Bank Account # 661313684</b>		<b>Court ordered garnishment to satisfy judgment in favor of Elkton Supply Co. in the amount of \$14,171.05</b>
<b>Columbia Bank/People's bank of Elkton</b>	<b>9/23/09</b>	<b>Account no. 0000556009 was garnished per court order to satisfy judgment in favor of Bradco Supply Co. in the amount of \$12,751.14. Judgment Satisfied.</b>
<b>Delta Lumber Inc. c/o Kevin T. Olszewski, Esq. Law Office of Kevin T. Olszewski, P.A. 5 South Hickory Ave Bel Air, MD 21014-3732</b>	<b>7/22/09</b>	<b>Mechanics lien on 788 Blake Road, Elkton MD in amount of \$40,000.</b>
<b>Accurate Air Mechanical Services, Inc. c/o Craig H. DeRan, Esq. Stark &amp; Keenan, P.A. 30 Office Street Bel Air, MD 21014</b>	<b>9/22/09</b>	<b>Mechanics lien on 788 Blake Road, Elkton MD in the amount of \$10,026.66 with costs and interest.</b>
<b>McCrone, Inc. 20 Ridgely Avenue Annapolis, MD 21401</b>	<b>Writ of Execution against prop.</b>	<b>169 Nellies Corner Road, Rising Sun, MD 21911 in amount of \$4,885.69</b>
<b>Cecil Bank c/o David H. Cole, Esq. 401 Washington Ave., Suite 501 Towson, MD 21204</b>	<b>10/28/09</b>	<b>Motorcycle, Brand: Amir., Year 2005, VIN #: 5L5SC144351000471 Bike was sold June 10, 2009</b>
<b>Cecil Bank c/o ACS Support PO Box 57 Bensalem, PA 19020-0057</b>	<b>10/29/09</b>	<b>Levy on account for unpaid 1040 taxes in amount of \$5,607.75</b>

#### 5. Repossessions, foreclosures and returns

- None  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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Edward S. Cohn, et. al 600 Baltimore Avenue Towson, MD 21204</b>	<b>10/15/09</b>	<b>169 Nellies Corner Road, Rising Sun, MD 21911</b>
<b>Cecil Bank c/o Morris, Hardwick, Schneider, LLC 6 Nashua Court, Suite B Essex, MD 21221</b>	<b>10/28/09</b>	<b>138 East Village Road, Elkton, MD 21921</b>
<b>Ford Credit PO Box 6508 Mesa, AZ 85216-6508</b>	<b>March 2009</b>	<b>2007 Ford Fusion, VIN no. 3FAHP06Z17R167052, value \$9,000.00</b>

**6. Assignments and receiverships**

- None  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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  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 OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None  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 OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**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 AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Money Management International Inc. 9009 West Loop Street, 7th Floor Houston, TX 77096</b>	<b>September 29, 2009</b>	<b>\$50 for credit Counseling</b>
<b>Howard M. Heneson, P.A. 810 Gleneagles Court, Suite 301 Towson, MD 21286</b>	<b>10/30/09</b>	<b>\$6,200.00 retainer</b>

**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	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Realmore, LLC</b> 153 E. Main Street Elkton, MD 21921-5917 50% TbyE interest in LLC	<b>11/14/2008</b>	<b>112 W. Village Road, Elkton, MD 21921 - \$0.00</b>
<b>Tammy Ann Talmo</b> 169 Nellies Corner Road Rising Sun, MD 21911-1752 Wife	<b>04/2009</b>	<b>169 Nellies Corner Road, deed changed from Mr. Talmo solely to Mr. &amp; Mrs. Talmo as tenants by the entireties.</b>
<b>Realmore, LLC</b> 153 E. Main Street Elkton, MD 21921-5917 50% TbyE interest in business	<b>04/08/2009</b>	<b>10 Cross Keys Road, Rising Sun, MD - \$0.00</b>

- 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.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**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	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>People's Bank of Elkton</b> PO Box 268 East Petersburg, PA 17520	<b>Checking, Acct no: 4492</b>	<b>Negative, 11/2008</b>
<b>Commerce Bank/Delaware, N.A.</b> Delaware Region 2035 Limestone Road Wilmington, DE 19808	<b>Savings, Acct: 9372</b>	<b>overdrawn, 10/2008</b>
<b>Commerce Bank/Delaware, N.A.</b> Delaware Region 2035 Limestone Road Wilmington, DE 19808	<b>Savings, Acct. 8444</b>	<b>10/2008 overdrawn</b>
<b>Commerce Bank/Delaware, N.A.</b> Delaware Region 2035 Limestone Road Wilmington, DE 19808	<b>SAVINGS, Acct. 3684</b>	<b>overdrawn, 9/2008</b>
<b>Cecil Bank</b> 204 E. Main Street Elkton, MD 21921	<b>Checking, Acct. 3176</b>	<b>overdrawn, 2/2009</b>

**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 OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the 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
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**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 ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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 ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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 OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer 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 **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 **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 **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 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 **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Talmac Builders, LLC	EIN # 54-2144457	3 Commercial Plaza Elkton, MD 21921-5916	Builders	6/05 to present
Talmac Properties, LLC	EIN# 26-0868329	3 Commercial Plaza Elkton, MD 21921	Property Management	9/07 to present
Realmore Properties, LLC	EIN # 27-1301148	153 E. Main Street Elkton, MD 21921	Property owner and manager for 112 W. Village Road and 10 Cross Keys Rd. Properties	11/09 to present

None  b. 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
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**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  
**Jim Baxter, PA**  
**Rt. 40, Pulaski Highway**  
**North East, MD 21901**

DATES SERVICES RENDERED  
**6/05 to present**

**Jay Emery**  
**153 E. Main Street**  
**Elkton, MD 21921**

**11/09 to present**

None  b. List all firms or individuals who within the **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

None  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  
**William McAdams**

ADDRESS  
**96 Cherry Street**  
**Elkton, MD 21921**

**Jay Emery**

**153 E. Main Street**  
**Elkton, MD 21921**

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

**Cecil Bank**  
**127 North Street**  
**Elkton, MD 21921**

**20. Inventories**

None  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.

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

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

**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
<b>William McAdams</b> <b>96 Cherry Hill Road</b> <b>Elkton, MD 21921</b>	<b>Partnership in Talmac Builders and Talmac Properties</b>	<b>50%</b>
<b>Jay Emery</b> <b>153 E. Main Street</b> <b>Elkton, MD 21921</b>	<b>Partnership in Realmore Properties, LLC</b>	<b>50%</b>

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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**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
<b>Middleton 212, LLC</b>	<b>10 South Queen Street Rising Sun, MD 21911</b>	<b>February 15, 2009</b>
<b>Barry Montgomery</b>	<b>10 South Queen Street Rising Sun, MD 21911</b>	<b>February 15, 2009</b>
<b>Jeff Sellers</b>	<b>10 South Queen Street Rising Sun, MD 21911</b>	<b>February 15, 2009</b>
<b>Gordon Osborne</b>	<b>10 South Queen Street Rising Sun, MD 21911</b>	<b>February 15, 2009</b>

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
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**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
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**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)
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**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)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **December 2, 2009**

Signature **/s/ Frank Michael Talmo**  
**Frank Michael Talmo**  
Debtor

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

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**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)**

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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)**

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
District of Maryland**

In re Frank Michael Talmo  
Debtor(s)

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

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

**Certification of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed name and title, if any, of Bankruptcy Petition  
Preparer  
Address:

\_\_\_\_\_  
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.)

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

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Frank Michael Talmo  
Printed Name(s) of Debtor(s)

X /s/ Frank Michael Talmo December 2, 2009  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Maryland**

In re **Frank Michael Talmo**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

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

Date: **December 2, 2009**

**/s/ Frank Michael Talmo**

**Frank Michael Talmo**

Signature of Debtor

A-1 Sanitation Service  
1009 Porter Road  
New Castle, DE 19720

Accurate Air Mechanical Services, Inc.  
c/o Craig H. DeRan, Esq.  
Stark & Keenan, P.A.  
30 Office Street  
Bel Air, MD 21014

Advanta Business Cards  
c/o Advanced Call Center Tech., LLC  
PO Box 9090  
Johnson City, TN 37615

Advanta Business Cards  
PO Box 844  
Spring House, PA 19477

AES/RBS Citizens NA  
1200 N. 7th Street  
Harrisburg, PA 17102

Alfieri Cardiology  
PO Box 4240  
Wilmington, DE 19807-0240

Amer Balt Home Insolation of Elkton  
26 Bratton Road, PO Box 544  
Elkton, MD 21921

American Check Management Inc.  
c/o Miller, Ross & Goldman  
701 Brazos, Suite 500  
Austin, TX 78701

American Check Management, Inc.  
c/o Law Offices of Paul R. Marcus  
P.O. Box 562601  
Miami, FL 33256-2601

American Education Services  
c/o NCO Financial Systems, Inc.  
PO Box 510950  
New Berlin, WI 53151

American Express  
c/o NCO Financial Systems, Inc.  
PO Box 15773  
Wilmington, DE 19850-5773

American Home & Hardware  
P.O. Box 130  
Elkton, MD 21922

Ann DeLynne Talmo  
26402 Creekwood Circle  
Millsboro, DE 19966

APGFCU  
P.O. Box 1176  
Aberdeen, MD 21001

At & T Universal Card  
PO Box 182546  
Columbus, OH 43218-2564

BAC Home Loans Servicing, L.P.  
fka Countrywide Home Loans Servicing  
c/o Cohn, Goldberg & Deutsch, LLC  
600 Baltimore Avenue  
Towson, MD 21204

Bank of America  
PO Box 15019  
Wilmington, DE 19886-5019

Bank of America  
PO Box 15102  
Wilmington, DE 19886-5102

Bank of America  
PO Box 15726  
Wilmington, DE 19886-5726

Bank of America, N.A.  
Northstar Location Services, LLC  
4285 Genesee Street  
Buffalo, NY 14225-1943

Bank of America-Pre Legal  
c/o National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139-3442

Barclays Bank Delaware  
c/o National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139-3442

Bay Country Estates  
PO Box 374  
Elkton, MD 21922

Bay Country Estates/Elkton Homes Inc.  
618 West Pulaski Highway  
Elkton, MD 21921

Butler LLC

Butler Properties LLC

Byron's Grace LLC  
127 E Main Street  
Elkton, MD 21921

CACH, LLC  
c/o P. Scott Lowery, P.C.  
4500 Cherry Creek Drive South, Suite 700  
Denver, CO 80246

Capitol One Bank N.A.  
c/o NCO Financial Systems, Inc.  
4740 Baxter Road  
Virginia Beach, VA 23462

Capitol One Bank, N.A.  
c/o MRS Associates, Inc.  
1930 Olney Avenue  
Cherry Hill, NJ 08003

CBCS/Union Hospital  
PO Box 2589  
Columbus, OH 43216

Cecil Bank  
127 North Street  
P.O. Box 469  
Elkton, MD 21922-0469

Cecil Bank  
c/o Coon & Cole, LLC  
401 Washington Avenue, Suite 501  
Towson, MD 21204

Cecil Bank  
PO Box 469  
Elkton, MD 21922

Cecil Bank  
c/o William F. Riddle, Esq.  
204 East Main Street  
Elkton, MD 21921

Cecil Bank  
127 North Street  
Elkton, MD 21921

Cecil Bank  
204 E. Main Street  
Elkton, MD 21921

Cecil County Health Dept.  
Billing Dept.  
John M. Byers Health Center  
401 Bow Street  
Elkton, MD 21921-5501

Cecil County Maryland  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Cecil County Treasurer's Office  
200 Chesapeake Blvd., Suite 1100  
Elkton, MD 21921

Cecil Federal Bank  
c/o Wayne H. Norman, Jr., P.A.  
808 South Main Street  
Bel Air, MD 21014

Christiana Care Health Services  
c/o I.C. System, Inc.  
444 Highway 96 East  
PO Box 64887  
Saint Paul, MN 55164-0887

Christiana Care Health Services  
PO Box 2653  
Wilmington, DE 19805

Christiana Care Hospital DE  
c/o Inpatient Consultants of Delaware  
PO Box 51472  
Los Angeles, CA 90051-5772

Christopher H. Wendel, MD  
Interpreting Cardiologist  
PO Box 250  
Hockessin, DE 19707

Citi  
PO Box 91600  
Albuquerque, NM 87199

Citi Bank (South Dakota) N.A.  
c/o PRO Consulting Services, Inc.  
Collections Division  
PO Box 66768  
Houston, TX 77266-6768

Citibank South Dakota, N.A.  
c/o Frederick DuBose  
United Recovery Systems, LP  
PO Box 722929  
Houston, TX 77272-2929

Clinical Cardiology Specialists  
2600 Glasgow Avenue  
Newark, DE 19702

Columbia Bank  
PO Box 790408  
Saint Louis, MO 63179-0408

Columbia Bank  
P.O. Box 260  
East Petersburg, PA 17520

Columbia Bank  
9151 Baltimore National Pike  
Ellicott City, MD 21042

Commerce Bank/Delaware, N.A.  
Delaware Region  
2035 Limestone Road  
Wilmington, DE 19808

Comptroller of Maryland  
Revenue Administration Division  
Annapolis, MD 21411

Dana Talmo  
43 Chestwold Blvd., Apt. 1C  
Newark, DE 19713

David Harper Cole, Esq.  
Coon & Cole, LLC  
401 Washington Ave., Suite 501  
Towson, MD 21204

Delmar Emergency Specialist  
PO Box 3012  
Wilmington, DE 19804

Delmar Emergency Specialist  
c/o Select Financial Services, Inc.  
PO Box 1070  
Jenkintown, PA 19046-7370

Delmar Emergency Specialists  
c/o Select Financial Services, Inc.  
PO Box 1070  
Jenkintown, PA 19046-7370

Delmarva Power  
PO Box 17000  
Wilmington, DE 19886

Delmarva Power  
P.O. Box 17000  
Wilmington, DE 19886

Delmarva Power--a Phi Company  
c/o Allied Interstate  
3000 Corporate Exchange Drive  
Columbus, OH 43231

Delta Lumber Inc.  
c/o Kevin T. Olszewski, Esq.  
Law Office of Kevin T. Olszewski, P.A.  
5 South Hickory Ave  
Bel Air, MD 21014-3732

Denrich Associates  
9497 Good Lion Road  
Columbia, MD 21045

Department of Labor  
PO Box 1844  
Baltimore, MD 21203-1844

Department of the Treasury  
Internal Revenue Service  
Philadelphia, PA 19154

Department of the Treasury  
Internal Revenue Service  
Cincinnati, OH 45999-0038

Department of the Treasury  
Internal Revenue Service  
c/o ACS Support  
PO Box 57  
Bensalem, PA 19020-0057

DFS Services LLC  
c/o Integrity Financial Partners, Inc.  
4370 W. 109th Street, Suite 100  
Leawood, KS 66211

Discover Bank  
c/o Weltman, Weinberg & Reis Co., L.P.A.  
175 South 3rd St., Suite 900  
Columbus, OH 43215-5166

Discover Card  
PO Box 71084  
Charlotte, NC 28272-1084

Doctors for Emergency Service  
c/o Affinity Receivables Management, Inc  
PO Box 1297  
Vineland, NJ 08362-1297

E-Z Pass Maryland Service Center  
PO Box 17600  
Baltimore, MD 21297

Edward S. Cohn, et. al  
600 Baltimore Avenue  
Towson, MD 21204

Elan  
PO Box 790084  
Saint Louis, MO 63179

Elkton MD Gas Co.  
c/o Rickart Collection Systems, Inc.  
575 Milltown Road  
PO Box 7242  
North Brunswick, NJ 08902

Elkton Supply Company, Inc.  
P.O. Box 130  
Elkton, MD 21922-0130

FIA Card Services, N.A.  
c/o Frederick J. Hanna & Associates, P.C  
1427 Roswell Road  
Marietta, GA 30062

Flagstar Bank  
5151 Corporate Drive  
Troy, MI 48098-2639

Ford Credit  
PO Box 6508  
Mesa, AZ 85216-6508

Ford Motor Credit Company  
PO Box 6508  
Mesa, AZ 85216-6508

Ford Motor Credit Company, LLC  
c/o Bruce Miller  
Thieblut Ryan, P.A.  
8600 LaSalle Road, Suite 200  
Towson, MD 21286

Francis A. Palermo  
620 Staton Christiana Road  
Newark, DE 19713

Frank Talmo, LLC  
169 Nellies Corner Road  
Rising Sun, MD 21911

Glasgow Medical Center  
c/o Byron and Days CCCC, Inc.  
601 Philadelphia Pike  
Wilmington, DE 19809

Gurvis Jones Well Drilling, Inc.  
1220 Prospect Mill Road  
Bel Air, MD 21015

Hart to Heart Ambulance Service  
c/o Capitol Credit Service, Inc.  
872B Walker Road  
PO Box 496  
Dover, DE 19903-0496

Hart to Heart Ambulance Service, Inc.  
355 Granary Road  
Forest Hill, MD 21050

HDG Properties

Home Depot Credit Services  
PO Box 6029  
The Lakes, NV 88901

IC Systems Inc.  
P.O. Box 64378  
Saint Paul, MN 55164

Internal Revenue Service  
PO Box 37002  
Hartford, CT 06176-0002

Jay Cashman, Inc.  
c/o Paul W. Losordo, Esq.  
21 McGrath Hwy., Suite 302  
Quincy, MA 02169

Jay Emery, Esq.  
153 E. Main Street  
Elkton, MD 21921

Jefferson University Physicians  
Central Business Office  
PO Box 40089  
Philadelphia, PA 19106-0089

Johnson's Excavating  
198 Kirk Road  
Elkton, MD 21921

Kohl's  
Kohl's Payment Center  
PO Box 2983  
Milwaukee, WI 53201-2983

Laboratory Corporation of America  
PO Box 2240  
Burlington, NC 27216-2240

Level Heating and Air Conditioning  
601 N. Juniata St.  
Havre De Grace, MD 21078

Local Health Cecil County  
c/o State of MD Central Collection Unit  
300 West Preston Street  
Baltimore, MD 21201-2321

M.K. Builders  
c/o Stevens and James, Inc.  
PO Box 149  
Harrington, DE 19952

Mastercard  
Card Services  
PO Box 13337  
Philadelphia, PA 19101-3337

McCrone, Inc.  
20 Ridgely Avenue  
Annapolis, MD 21401

Mid Atlantic Pain Institute  
PO Box 2404  
Elkton, MD 21922-2404

Mid Atlantic Retina  
910 E. Willow Grove Avenue  
Glenside, PA 19038

Movie Gallery  
PO Box 6789  
Wilsonville, OR 97070

MRIS  
c/o Worthington, Moore & Jacobs  
10316 Baltimore National Pike  
Ellicott City, MD 21042

MRIS  
9707 Key West Avenue, Suite 200  
Rockville, MD 20850-3915

North Shore Agency, Inc.  
270 Spagnoli Road, Suite 111  
Melville, NY 11747-3515

Northeastern Supply, Inc.  
8323 Pulaski Highway  
Baltimore, MD 21237

Open MRI of Elkton  
PO Box 190  
Elkton, MD 21922-0190

People's Bank of Elkton  
PO Box 268  
East Petersburg, PA 17520

PHEAA/BRAZOS/AMERI  
660 BOAS sTREET  
Harrisburg, PA 17102

PNC Bank  
PO Box 2461  
Harrisburg, PA 17105-2461

Principal Secret Skin Care  
c/o SKO Brenner American, Inc.  
40 Daniel Street  
Farmingdale, NY 11735

Pro Flooring, Inc.  
2288 Pulaski Highway, Suite H  
North East, MD 21901

Pro Physical Therapy  
9 Commercial Plaza  
Rising Sun, MD 21911

Quality Asset Recovery  
7 Foster Avenue, Ste. 101  
Gibbsboro, NJ 08026

Rancocas Anesthesiology  
c/o Sklar-Markind  
102 Browning Lane, Building B, Suite 1  
Cherry Hill, NJ 08003

Rancocas Anesthesiology P  
PO Box 464  
Rutherford, NJ 07070

Red Disposal LLC  
520 Terminal Ave., Suite B  
New Castle, DE 19720

Rehoboth Bay Marina  
1115 Highway One  
Rehoboth Beach, DE 19971

RGS Electrical, Inc.  
c/o Robert V. Jones, Esq.  
157 E. Main Street  
Elkton, MD 21921

Rickart Collection Systems  
575 Milltown Road  
North Brunswick, NJ 08902

Rule Ventures, LLC  
Springside Plaza  
Biddle Bldg., Ste. 266  
Newark, DE 19702

Selective Insurance Co.  
c/o Cisco, Inc.  
1702 Townhurst Dr.  
Houston, TX 77043

Sprint  
c/o North Shore Agency, Inc.  
270 Spagnoli Road, Suite 111  
Melville, NY 11747-3515

State Dept. of Assessments and Taxation  
301 W. Preston Street, Room 101  
Baltimore, MD 21201-2395

State Farm Insurance Company  
1500 State Farm Blvd.  
Charlottesville, VA 22909-0001

Talmac Builders LLC  
3 Commercial Plaza  
Elkton, MD 21921

Talmac Builders, LLC  
3 Commercial Plaza  
Elkton, MD 21921-5916

Talmac Builders, LLC  
3 Commercial Plaza  
Elkton, MD 21921

Talmac Properties, LLC  
3 Commercial Plaza  
Elkton, MD 21921

Talmo, Anne DeLynne  
c/o Wendy Barrow Culberson, Esq.  
103 Court House Plaza, Suite 103  
Elkton, MD 21921

Tammy Talmo  
169 Nellies Corner Road  
Rising Sun, MD 21911

Tammy Talmo  
169 Nellies Corner Rd.  
Rising Sun, MD 21911

TD Bank  
PO Box 8969  
Westbury, NY 11590-8969

TD Bank  
1701 Route 70 East  
Cherry Hill, NJ 08034-5400

TD Bank, N.A.  
1701 Route 70 East  
Cherry Hill, NJ 08034

TD Bank, N.A.  
PO Box 8969  
Westbury, NY 11590-8969

TD Banknorth  
c/o Associated Credit Services, Inc.  
105B South St.  
PO Box 9100  
Hopkinton, MA 01748-9100

The Columbia Bank  
c/o Commercial Acceptance Company  
PO Box 3628  
Camp Hill, PA 17011

The Columbia Bank  
PO Box 268  
East Petersburg, PA 17520

The Columbia Bank  
130 North Street  
Elkton, MD 21921

The Home Depot  
Home Depot Credit Services  
PO Box 6029  
The Lakes, NV 88901

The Peoples Bank of Elkton  
130 North Street  
Elkton, MD 21921

Thomas Jefferson University Hospitals  
c/o Law Offices of Tabas & Rosen, P.C.  
Suite 2300  
1601 Market Street  
Philadelphia, PA 19103

Thomas Jefferson University Hospitals  
c/o United Telemanagement Corp (UTC)  
Thomas Jefferson Univ. Hosp. Billing Dep  
PO Box 711943  
Cincinnati, OH 45271-1943

Treasurer & Collector of Taxes for Cecil  
c/o William F. Riddle, Esq.  
204 East Main Street  
Elkton, MD 21921

Tufts Health Plan  
PO Box 9165  
Watertown, MA 02471-9165

Tunnell Companies, LP  
34026 Anna's Way, Suite 1  
Long Neck, DE 19966

Tunnell Companies, LP  
34026 Anna's Way, Suite 1  
Millsboro, DE 19966

Union Hospital  
c/o CBCS  
PO Box 163729  
Columbus, OH 43216-4089

Union Hospital  
PO Box 218  
Elkton, MD 21922

Union Hospital  
106 Bow Street  
Elkton, MD 21921

Union Hospital of Cecil County  
c/o ProCo  
PO Box 2462  
Aston, PA 19014-0462

Union Hospital of Cecil County  
PO Box 4273  
Lancaster, PA 17604-4273

Union Hospital of Cecil County  
106 Bow Street  
Elkton, MD 21921

Union Radiology Associates  
c/o Quality Asset Recovery, LLC  
PO Box 239  
Gibbsboro, NJ 08026-0239

United Rentals  
497 Pulaski Highway  
Joppa, MD 21085

UNVL/CITI  
P.O. Box 6241  
Sioux Falls, SD 57117

Wai Wor Phoon, M.D.  
314 E. Main Street, Suite 402  
Newark, DE 19711

Wells Fargo Auto Finance  
711 West Broadway  
Tempe, AZ 85282

William J. McAdams  
96 Cherry Hill Road  
Elkton, MD 21921

William J. McAdams  
96 Cherry Hill Road  
Elkton, MD 21921

Wills Eye Ophthalmology Clinic, Inc.  
c/o Capital Credit Bureau, Inc.  
PO Box 125  
Plymouth Meeting, PA 19462