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B1 (Official Form 1)(1/08)								
	States Bankr District of Mar		ourt				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Stup, Michael C				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 Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3039</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State): 6916 Potomac Avenue Braddock Heights, MD ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
County of Residence or of the Principal Place of Frederick		21714	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stree PO Box 528 Braddock Heights, MD	eet address):	ZIP Code	Mailin	Mailing Address of Joint Debtor (if different from street address): ZIP Code				
Location of Principal Assets of Business Debtor (if different from street address above):		21714	1					
Type of Debtor         (Form of Organization)         (Check one box)         Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.         Corporation (includes LLC and LLP)         Partnership         Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business         (Check one box)         Health Care Business         Single Asset Real Estate as define in 11 U.S.C. § 101 (51B)         Railroad         Stockbroker         Commodity Broker         Clearing Bank         Other         Tax-Exempt Entity (Check box, if applicable)         Debtor is a tax-exempt organizati under Title 26 of the United State Code (the Internal Revenue Code		ization	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)            □ Chapter 7         □ Chapter 9         □ Chapter 15 Petition for Recognition of a Foreign Main Proceeding         □ Chapter 12         □ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         □ Chapter 13         □ Chapter 13         □ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as         "incurred by an individual primarily for a personal, family, or household purpose."       ■ Debts are primarily			ecognition eding ecognition oceeding	
<ul> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Check one box:       Chapter 11 Debtors            Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).            Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).            Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.             Check all applicable boxes:             A plan is being filed with this petition.             Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
<ul> <li>Statistical/Administrative Information</li> <li>■ Debtor estimates that funds will be available</li> <li>□ Debtor estimates that, after any exempt prop there will be no funds available for distribution</li> </ul>	erty is excluded and a	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1-         50-         100-         200-           49         99         199         999	1,000- 5,001- 5,000 10,000		] 5,001- 0,000	□ 50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion	☐ More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		500,000,001 to \$1 billion	More than \$1 billion			

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B1 (Official For	m 1)(1/08)		Page 2
Voluntar	y Petition	Name of Debtor(s): Stup, Michael C	
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last		
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more that	in one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K a pursuant to S and is reques	<b>Exhibit A</b> oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individua I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	s) (Date)
	<b>Exh</b> or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	<b>ibit C</b> pose a threat of imminent and identifiabl	e harm to public health or safety?
Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)
	Information Regardin	-	
-	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asse	
	There is a bankruptcy case concerning debtor's affiliate, ge	• •	•
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	ant in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		, complete the following.)
	(Name of landlord that obtained judgment)		
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f	here are circumstances under which the	he debtor would be permitted to cure
	Debtor has included in this petition the deposit with the co after the filing of the petition.		

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

31 (0	Official Form 1)(1/08)	Page 3		
Vo	oluntary Petition	Name of Debtor(s): Stup, Michael C		
(Th	is page must be completed and filed in every case)	Stup, michael C		
(		natures		
	Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. /s/ Michael C Stup Signature of Debtor Michael C Stup	Signature of a Foreign Representative         I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.         (Check only one box.)          I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.          Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.         X		
		Signature of Non-Attorney Bankruptcy Petition Preparer		
	December 9, 2009 Date	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		
	Signature of Attorney*         /s/ Christopher R. Wampler         Signature of Attorney for Debtor(s)         Christopher R. Wampler 32051         Printed Name of Attorney for Debtor(s)         Wampler, Souder & Sessing, LLC         Firm Name         One Central Plaza         11300 Rockville Pike, Suite 610         Rockville, MD 20852-3011         Address         (301) 881-8895 Fax: (301) 881-8896         Telephone Number	<ul> <li>Compensator and nave provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), 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.</li> <li>Printed Name and title, if any, of Bankruptcy Petition Preparer</li> <li>Social-Security number (If the bankrutpcy 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.)</li> </ul>		
	December 9, 2009			
	Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address X Date		
	Signature of Debtor (Corporation/Partnership)	Signature of Bankruptcy Petition Preparer or officer, principal, responsible		
X	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.	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:		
	Signature of Authorized Individual         Printed Name of Authorized Individual         Title of Authorized Individual         Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		

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

# United States Bankruptcy Court District of Maryland

In re Michael C Stup

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 $\Box$  3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the 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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

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

Page 2

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Michael C Stup Michael C Stup Date: December 9, 2009 B4 (Official Form 4) (12/07)

#### United States Bankruptcy Court District of Maryland

In re Michael C Stup

Debtor(s)

Case No. Chapter 11

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

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AmericasBANK	AmericasBANK	Vacant Single		700,000.00
500 York Road Towson, MD 21204-5103	500 York Road Towson, MD 21204-5103	Family (50% interest) 4627 Deer Spring Road Braddock Heights, MD 21714		(650,000.00 secured)
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	CreditCard		60.00
Bb&t	Bb&t	ConventionalRealE		50,514.00
Po Box 2027 Greenville, SC 29602	Po Box 2027 Greenville, SC 29602	stateMortgage		(Unknown secured)
Bb&t Po Box 2027 Greenville, SC 29602	Bb&t Po Box 2027 Greenville, SC 29602	ConventionalRealE stateMortgage		45,196.00 (Unknown secured)
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	CreditCard		690.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	CreditCard		3,122.00
Nationstar Mortgage LI Po Box 199111 Dallas, TX 75235	Nationstar Mortgage LI Po Box 199111 Dallas, TX 75235	ConventionalRealE stateMortgage		86,274.00 (Unknown
,				secured)
Nationstar Mortgage Ll Po Box 199111 Dallas, TX 75235	Nationstar Mortgage Ll Po Box 199111 Dallas, TX 75235	ConventionalRealE stateMortgage		85,863.00 (Unknown secured)
Navy Federal Cr Union Po Box 3600 Merrifield, VA 22116	Navy Federal Cr Union Po Box 3600 Merrifield, VA 22116	CheckCreditOrLine OfCredit		8,714.00

B4 (Official Form 4) (12/07) - Cont. In re Michael C Stup

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180	Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180	CreditCard		2,384.00
Washington Mutual Fa 9451 Corbin Avenue Northridge, CA 91328	Washington Mutual Fa 9451 Corbin Avenue Northridge, CA 91328	Rental (50% Interest) 422 Mitchell Ave Hagerstown, MD		134,000.00 (100,000.00 secured)

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

I, **Michael C Stup**, 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 9, 2009

Signature /s/ Michael C Stup Michael C Stup 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.

AmericasBANK 500 York Road Towson, MD 21204-5103

AmericasBank 500 York Road Towson, MD 21204

Amex Po Box 297871 Fort Lauderdale, FL 33329

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

Bb&t Po Box 2027 Greenville, SC 29602

Cap One Po Box 85520 Richmond, VA 23285

Citimortgage PO Box 18340 Columbus, OH 43218

Countrywide Home Loans 450 American Street Simi Valley, CA 93065

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

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Nationstar Mortgage Ll Po Box 199111 Dallas, TX 75235

Navy Federal Cr Union Po Box 3600 Merrifield, VA 22116

Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180

Robert E. Stup 12430 Loy Wolfe Rd Myersville, MD 21773

Ronald B. Katz, Esq. 11403 Cronridge Drive Suite 230 Owings Mills, MD 21117-2295

Washington Mutual Fa 9451 Corbin Avenue Northridge, CA 91328