

United States Bankruptcy Court District of Maryland

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bjorkman, Jr., Gordon, Stuart
Name of Joint Debtor (Spouse) (Last, First, Middle): Keller, Jane, Christine
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): Jane Christine Harris, Jane Keller Sass
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): xxx-xx-4427
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): xxx-xx-3414
Street Address of Debtor (No. & Street, City, and State): 252 Granny Branch Road, Church Hill, MD
Street Address of Joint Debtor (No. & Street, City, and State): 252 Granny Branch Road, Church Hill, MD
ZIP CODE 21623
ZIP CODE 21623
County of Residence or of the Principal Place of Business: Queen Anne County
County of Residence or of the Principal Place of Business: Queen Anne County
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
ZIP CODE
ZIP CODE

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

Type of Debtor (Form of Organization) (Check one box.)
Nature of Business (Check one box)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)
Filing Fee (Check one box)
Chapter 11 Debtors
Check one box:
Check if:
Check all applicable boxes

Filing Fee (Check one box)
Chapter 11 Debtors
Check one box:
Check if:
Check all applicable boxes

Statistical/Administrative Information
THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors
Estimated Assets
Estimated Liabilities

Voluntary Petition

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

Name of Debtor(s):

Gordon Stuart Bjorkman, Jr., Jane Christine Keller

Signatures

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

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

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

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

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

s/ Gordon Stuart Bjorkman, Jr.

Signature of Debtor **Gordon Stuart Bjorkman, Jr.**

s/ Jane Christine Keller

Signature of Joint Debtor **Jane Christine Keller**

Telephone Number (If not represented by attorney)

12/16/2009

Date

Signature of a Foreign Representative

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

(Check only **one** box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

s/Marc R. Kivitz

Signature of Attorney for Debtor(s)

Marc R. Kivitz, Esquire Bar No. 02878

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

Marc R. Kivitz, Esquire

Firm Name

201 N. Charles Street, Suite 1330 Baltimore, MD 21201

Address

mkivitz@aol.com

410-625-2300

410-576-0140

Telephone Number

12/16/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

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

Not Applicable

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

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

Address

Signature of Debtor (Corporation/Partnership)

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

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

Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Not Applicable

Date

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

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

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

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

Form B1, Exhibit C
(9/01)

**UNITED STATES BANKRUPTCY COURT
District of Maryland**

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: **Gordon Stuart Bjorkman, Jr.**
Jane Christine Keller

Case No.:

Chapter: **11**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

N/A

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Maryland**

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller, Case No. _____
Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
BAC Home Loans, Inc 450 American Street Simi Valley, CA 93065		First Lien on Residence		\$131,800.33
				SECURED VALUE: \$329,900.00
Specialized Loan Servicing, LLC 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129		Second Lien on Residence		\$114,169.15
				SECURED VALUE: \$329,900.00
LVNV Funding LLC P. O. Box 10497 Greenville, SC 29603				\$35,760.00
LVNV Funding LLC P. O. Box 10497 Greenville, SC 29603				\$34,178.00
Bank of America 100 North Tyron Street Charlotte, NC 28255-0001				\$24,985.00
Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410				\$21,667.00

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller, Case No. _____
 Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110				\$20,670.00
Chase Manhattan Bank 800 Brookside Blvd. Westerville, OH 43081				\$20,653.00
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110				\$20,461.00
Home EXPO P. O. Box 689100 Des Moines, IA 50368				\$20,341.00
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110				\$17,961.00
National Collegiate Trust American Education Services 1200 N. 7th Street Harrisburg, PA 17102				\$17,433.00

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller, Case No. _____
 Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Bank of America P. O. Box 17054 Wilmington, DE 19884				\$16,396.00
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110				\$15,862.00
Washington Mutual 1301 Second Avenue Seattle, WA 98101				\$15,429.00
Bank of America P. O. Box 17054 Wilmington, DE 19884				\$14,136.00
Bank of America P. O. Box 17054 Wilmington, DE 19884				\$14,107.00
Bank of America P. O. Box 17054 Wilmington, DE 19884				\$13,940.00

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller, Case No. _____
 Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Bank of America P. O. Box 17054 Wilmington, DE 19884				\$13,416.00
Dona Rudderow Sturn 34 Collison Road Annapolis, MD 21401				\$12,283.00

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: **Gordon Stuart Bjorkman, Jr. Jane Christine Keller**,
 Debtors

Case No. _____
 (If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
166,597.00	wages -- joint	01/01/07 - 12/31/07
157,729.60	wages -- husband	01/01/08 - 12/31/08
114,392.00	wages -- joint	01/01/08 - 12/31/08
18,288.80	wages -- wife	01/01/09 - 11/30/09
147,387.00	wages -- husband	01/01/09 - 11/30/09

2. Income other than from employment or operation of business

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

AMOUNT	SOURCE	FISCAL YEAR PERIOD
600.00	rental income from Santa Belle Island	01/01/08 - 12/31/08
700.00	rental income from Santa Belle Island	02/01/09

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Manhattan Bank 800 Brookside Blvd. Westerville, OH 43081	Payments made to Pasadena Receivables, Inc. 09/10/09 \$200.00 10/09/09 \$200.00 11/14/09 \$200.00	600.00	20,653.00
Household Bank 12447 SW 69th Avenue Tigard, OR 97223	10/09/09 \$800.00	800.00	724.00
LVNV Funding LLC P. O. Box 10497 Greenville, SC 29603	Payments made to Pasadena Receivables, Inc. 09/26/09 \$320.00 11/21/09 \$320.00 11/23/09 \$320.00	960.00	35,760.00
Mass. Educational Financing Auth. 160 Federal Street 4th Floor Boston, MA 02110	Payments made to Zwicker & Associates, P.C. 09/16/09 \$1,000.00 10/16/09 \$1,000.00 11/16/09 \$1,000.00	3,000.00	74,954.00
Wilmington Trust Co. 1100 North Market Street Wilmington Trust Center Wilmington, DE 19801	Auto loan 09/08/09 \$438.00 10/17/09 \$452.00 11/14/09 \$452.00	1,342.00	9,496.00

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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 LOCATIO	STATUS OR DISPOSITION
Pasadena Receivables, Inc. v. Jane Keller 0304-0000526-2009	contract action	District Court for Queen Anne's Co. 120 Broadway Centreville, MD 21617-1092	Consent Judgment 07/06/09 \$36,413.93
Pasadena Receivables, Inc. v. Gordon S. Bjorkman 0304-0000624-2009	contract action	District Court for Queen Anne's Co. 120 Broadway Centreville, MD 21617-1092	Consent Judgment 07/15/09 \$10,975.72
Pasadena Receivables, Inc. v. Gordon S. Bjorkman 0304-0000631-2009	contract action	District Court for Queen Anne's Co. 120 Broadway Centreville, MD 21617-1092	Consent Judgment 07/15/09 \$21,000.81

- 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
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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
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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 ADDRESS 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 a 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
Douglas Schenker, Esquire 133 Defense Highway Suite 209 Annapolis, MD 21401	\$100.00 09/15/08 \$300.00 02/07/09	400.00
James Greenan, Esquire 6411 Ivy Lane Greenbelt, MD 20770	02/01/07	\$500.00
Marc R. Kivitz, Esquire 201 N. Charles Street, Suite 1330 Baltimore, MD 21201 mkivitz@aol.com	04/02/09	\$1,125.00 consultation fee
Marc R. Kivitz, Esquire 201 N. Charles Street, Suite 1330 Baltimore, MD 21201 mkivitz@aol.com	04/17/09	\$1,150.00 applied to filing fee of \$1,039.00 and balance of \$111.00 applied to retainer
Marc R. Kivitz, Esquire 201 N. Charles Street, Suite 1330 Baltimore, MD 21201 mkivitz@aol.com	10/30/09	\$15,000.00 applied to retainer

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
Marie C. Hultin 178 Granite Street Rockport, MA 01966 none	08/17/2009	Bldg. D Condo Unit 8 Week 7 Sanibel Beach, Club II, South Lee County, FL. private sale \$25,000.00; \$19,798.00 cash to seller

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 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
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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 DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Chittendon National Bank Burlington, VT	Gordon Bjorkman, Jr. Loris Bjorkman (former spouse)	empty	

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
BAC Home Loans, Inc 450 American Street Simi Valley, CA 93065	12/01/2009	2,882.00
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110	12/15/2009	1,000.00

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 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 the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

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

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

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
JaneNOTplain LLC	20-0681856	34 Collison Road Annapolis, MD 21401	children's books and toys sales	02/17/2004
Keller Interiors, LLC d/b/a Coastal	20-4514964	252 Granny Branch Road Church Hill, MD 21623	interior design and design consulting	02/22/2006
Kellergroup	22-3789360	45 Wiggins Street Princeton, NJ 08540	sole proprietorship graphic design consultation	08/31/2001

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
------	---------

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

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	ADDRESS
------	---------

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

- None 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 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
------------------	--------------------	------------------------

- 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
------------------	-------	---

22. Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

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

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23. Withdrawals from a partnership or distributions by a corporation

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

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

[if completed by an individual or individual and spouse]

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 12/16/2009

Signature of Debtor s/ Gordon Stuart Bjorkman, Jr.
Gordon Stuart Bjorkman, Jr.

Date 12/16/2009

Signature of Joint Debtor (if any) s/ Jane Christine Keller
Jane Christine Keller

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

**United States Bankruptcy Court
District of Maryland**

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller,
Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 329,900.00		
B - Personal Property	YES	4	\$ 53,210.18		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		\$ 591,912.48	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 6,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 389,047.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 11,250.97
J - Current Expenditures of Individual Debtor(s)	YES	3			\$ 9,933.00
TOTAL		29	\$ 383,110.18	\$ 986,959.48	

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

In re: Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
252 Granny Branch Road Church Hill, MD 21623 Deed dated September 13, 2005, recorded among the Land records of Queen Anne County at Liber 1454, folio 465 et seq.	Fee Owner	J	\$ 329,900.00	\$ 575,869.48
Total >			\$ 329,900.00	

(Report also on Summary of Schedules.)

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
DebtorsCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand	J	50.00
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.		BB&T checking account no. xxxx0404	W	195.84
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.		BB&T checking account no. xxxx1318	J	204.97
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.		BB&T checking account no. xxxx3241	J	1,533.63
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.		BB&T checking account no. xxxx4047	J	38.12
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		outdoor furniture	J	294.00
Household goods and furnishings, including audio, video, and computer equipment.		sporting equipment, gym equipment, and cameras	J	517.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures, and art objects	J	1,163.00
6. Wearing apparel.		household goods and furnishings	J	6,993.50
Wearing apparel.		wearing apparel -- both debtors	J	1,268.00
7. Furs and jewelry.		jewelry -- wedding bands, 5 watches and costume jewelry	J	1,210.00
8. Firearms and sports, photographic, and other hobby equipment.		357 pistol (\$90.00); 9mm pistol (\$50.00); 12 gauge shotgun double (\$100.00); 22 pistol (\$50.00); 22 rifle (\$28.00); 2 hunting rifles (\$135.00); 20 gauge single shot (\$25.00)	H	478.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Federal Employee Group Life Insurance, term policy, wife is beneficiary	H	No Cash Value

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
DebtorsCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Long-term care insurance	H	No Cash Value
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Long-term care insurance	W	No Cash Value
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k Thrift Savings Plan with Nuclear Regulatory Commission	H	11,781.10
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Federal Employees Retirement	H	Amount Unknown
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Plan with Fidelity Investments account no. 140-424900	H	925.08
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% stock interest in Jane Not Plain, LLC	W	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Keller Interiors, LLC	W	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
DebtorsCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.		Copyright "Jane Not Plain and the Pearls of Wisdom"	W	1,000.00
Patents, copyrights, and other intellectual property. Give particulars.		Trademark brand for "Coastal America"	W	1,000.00
Patents, copyrights, and other intellectual property. Give particulars.		Trademark Jane Not Plain Gift Package: doll and fish plush toy	W	1,000.00
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Dodge Dakota (70,000 miles)	J	7,967.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Jeep Compass (33,000 miles)	J	10,952.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Business office equipment -- Epson printers, HP facsimiles, Macintosh powerbook computer, HP laptop, telephones, adding machines, calculators, and briefcases	J	393.00
Office equipment, furnishings, and supplies.		business office furniture -- 5 desks, 6 lamps, 5 bookcases, 3 chairs and 2 bookshelves	J	700.00
Office equipment, furnishings, and supplies.		Business office furniture and equipment at home -- desk, bookcase, chairs, copier, computer, scanner, laptop and printers	J	330.00
29. Machinery, fixtures, equipment and supplies used in business.		tools and gardening equipment	J	1,200.00
30. Inventory.	X			
31. Animals.		1 cat	J	10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		miscellaneous Christmas ornaments	J	118.00
Other personal property of any kind not already listed. Itemize.		remaining unused portion of exemptions for any other property	J	1,887.94

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller,
 Debtors

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<p style="text-align: center;">3 continuation sheets attached</p>			Total >	\$ 53,210.18

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller

Case No. _____

(If known)

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1 cat	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	10.00	10.00
2007 Jeep Compass (33,000 miles)	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	4,405.00	10,952.00
357 pistol (\$90.00); 9mm pistol (\$50.00); 12 guage shotgun double (\$100.00); 22 pistol (\$50.00); 22 rifle (\$28.00); 2 hunting rifles (\$135.00); 20 gauge single shot (\$25.00)	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	478.00	478.00
401k Thrift Savings Plan with Nuclear Regulatory Commission	Md. Code Ann., Cts. & Jud. Proc. §11-504(h)	No Limit	11,781.10
BB&T checking account no. xxxx0404	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	195.84	195.84
BB&T checking account no. xxxx1318	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	204.97	204.97
BB&T checking account no. xxxx3241	Md. Code Ann., Cts. & Jud. Proc. §11-504(f) Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	125.00 1,408.63	1,533.63
BB&T checking account no. xxxx4047	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	38.12	38.12
books, pictures, and art objects	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	1,163.00	1,163.00
Business office equipment -- Epson printers, HP facsimiles, Macintosh powerbook computer, HP laptop, telephones, adding machines, calculators, and briefcases	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	393.00	393.00
business office furniture -- 5 desks, 6 lamps, 5 bookcases, 3 chairs and 2 bookshelves	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	700.00	700.00
Business office furniture and equipment at home -- desk, bookcase, chairs, copier, computer, scanner, laptop and printers	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	330.00	330.00

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller

Case No. _____

(If known)

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
cash on hand	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	50.00	50.00
Copyright "Jane Not Plain and the Pearls of Wisdom"	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	1,000.00	1,000.00
Federal Employee Group Life Insurance, term policy, wife is beneficiary	Md. Code Ann., Ins. § 16-111(a)	No Limit	No Cash Value
Federal Employees Retirement	Md. Code Ann., Cts. & Jud. Proc. §11-504(h)	No Limit	Amount Unknown
household goods and furnishings	Md. Code Ann., Cts. & Jud. Proc. §11-504(f) Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	4,993.50 2,000.00	6,993.50
IRA Plan with Fidelity Investments account no. 140-424900	Md. Code Ann., Cts. & Jud. Proc. §11-504(h)	No Limit	925.08
jewelry -- wedding bands, 5 watches and costume jewelry	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	1,210.00	1,210.00
miscellaneous Christmas ornaments	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	118.00	118.00
outdoor furniture	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	294.00	294.00
remaining unused portion of exemptions for any other property	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	1,887.94	1,887.94
sporting equipment, gym equipment, and cameras	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	517.00	517.00
tools and gardening equipment	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	1,200.00	1,200.00
Trademark brand for "Coastal America"	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1)	1,000.00	1,000.00
Trademark Jane Not Plain Gift Package: doll and fish plush toy	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(1)	1,000.00	1,000.00
wearing apparel -- both debtors	Md. Code Ann., Cts. & Jud. Proc. §11-504(f) Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	308.50 959.50	1,268.00

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 144705362 BAC Home Loans, Inc 450 American Street Simi Valley, CA 93065 BAC Home Loan Servicing, L.P. 7105 Corporate Drive Plano, TX 75024	J		07/21/2006 First Lien on Residence 252 Granny Branch Road Church Hill, MD 21623 Deed of Trust dated July 21, 2006, recorded on September 11, 2006, among the Land records of Queen Anne County at Liber 1594, folio 370 et seq., re-recorded on August 10, 2007 at Liber 1713, folio 577 et seq. VALUE \$329,900.00				461,700.33	131,800.33
ACCOUNT NO. 1002962956 Specialized Loan Servicing, LLC 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129 Specialized Loan Servicing, LLC c/o Capitol Corporate Services, Inc Resident Agent 11140 Rockville Pike, Suite 570 Rockville, MD 20852	J		07/21/2006 Second Lien on Residence 252 Granny Branch Road Church Hill, MD 21623 Deed of Trust dated July 21, 2006, recorded on September 11, 2006, among the Land records of Queen Anne County at Liber 1594, folio 395 et seq., \$30,000 used for Keller Interiors, LLC VALUE \$329,900.00				114,169.15	114,169.15

1 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 575,869.48	\$ 245,969.48
\$	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0490000 4434482446 Suntrust Bank P. O. Box 4418 Atlanta, GA 30302 Suntrust Bank P. O. Box 85052 Richmond, VA 23285		J	Security Agreement 2007 Jeep Compass (33,000 miles) VALUE \$10,952.00				6,547.00	0.00
ACCOUNT NO. 800 009 616551 001 Wilmington Trust Co. 1100 North Market Street Wilmington Trust Center Wilmington, DE 19801		J	Security Agreement 2006 Dodge Dakota (70,000 miles) VALUE \$7,967.00				9,496.00	1,529.00

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

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 16,043.00	\$ 1,529.00
\$ 591,912.48	\$ 247,498.48

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller

Debtors

Case No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

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

 Domestic Support Obligations

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

 Extensions of credit in an involuntary case

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

 Wages, salaries, and commissions

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

 Contributions to employee benefit plans

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

 Certain farmers and fishermen

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

 Deposits by individuals

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

 Taxes and Certain Other Debts Owed to Governmental Units

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

 Commitments to Maintain the Capital of an Insured Depository Institution

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

 Claims for Death or Personal Injury While Debtor Was Intoxicated

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

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

1 continuation sheets attached

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service Centralized Insolvency Unit P.O. Box 21126 Philadelphia, PA 19114		J	12/31/2009 2009 Federal income taxes				6,000.00	6,000.00	\$0.00

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

Subtotals >
(Totals of this page)

\$	6,000.00	\$	6,000.00	\$	0.00
\$	6,000.00				
		\$	6,000.00	\$	0.00

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

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5490 9983 3700 0989 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410 FIA (Wachovia) P. O. Box 563966 Charlotte, NC 28256	H	used for Keller Interiors, LLC FIA (Wachovia) 5490 9989 9969 xxxx				21,667.00
ACCOUNT NO. 5200 0170 2009 5783 Bank of America P. O. Box 17054 Wilmington, DE 19884 Bank of America 100 North Tryon Street Charlotte, NC 28255 Associate Recovery Systems P. O. Box 469046 Escondido, CA 92046 Associate Recovery Systems P. O. Box 469046 Escondido, CA 92046 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410	H	credit charges 5200 0179 9970 xxxx 4264 2983 2300 1548 5200 0179 9970 5933				13,940.00

10 Continuation sheets attached

Subtotal >	\$ 35,607.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5401 2602 4206 2374 Bank of America P. O. Box 17054 Wilmington, DE 19884 Bank of America 100 North Tryon Street Charlotte, NC 28255 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410 Associate Recovery Systems P. O. Box 469046 Escondido, CA 92046	H	credit charges 5401 2609 9958 xxxx				13,416.00
ACCOUNT NO. 5490 9946 9610 8075 Bank of America P. O. Box 17054 Wilmington, DE 19884 Bank of America 100 North Tryon Street Charlotte, NC 28255 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410	H	credit charges 5490 9949 9894 xxxx				14,107.00

Sheet no. 1 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 27,523.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264 2803 0614 5286 Bank of America P. O. Box 17054 Wilmington, DE 19884 Bank of America 100 North Tryon Street Charlotte, NC 28255 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410 Asset Acceptance Corp. P. O. Box 2036 Warren, MI 48090	H	credit charges 4264 2809 9924 xxxx				16,396.00
ACCOUNT NO. 4500 6602 9100 0063 Bank of America P. O. Box 17054 Wilmington, DE 19884 Bank of America 100 North Tryon Street Charlotte, NC 28255 Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410	H	credit charges 4500 6609 9974 xxxx				14,136.00

Sheet no. 2 of 10 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 30,532.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4305 5000 3349 3795 Bank of America 100 North Tyron Street Charlotte, NC 28255-0001 Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060 Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123	H	credit charges -- Fleet 4888 9390 9090 xxxx				24,985.00
ACCOUNT NO. 7021 2713 3570 4281 Best Buy P. O. Box 15521 Wilmington, DE 19850 LVNV Funding LLC P. O. Box 10584 Greenville, SC 29603	H	credit charges				1,433.00
ACCOUNT NO. 4305 7213 5425 2327 Capital One P. O. Box 30281 Salt Lake City, UT 84130 Capital One P.O. Box 30285 Salt Lake City, UT 84130 Northland Group, Inc. P. O. Box 390846 Minneapolis, MN 55439	H	credit charges used for Keller Interiors, LLC				12,272.00

Sheet no. 3 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 38,690.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4115 0725 3342 0298 Capital One P. O. Box 30285 Salt Lake City, UT 84130 Associate Recovery Systems P. O. Box 469046 Escondido, CA 92046	H	credit charges				1,107.00
ACCOUNT NO. 5467 1060 0083 9928 Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43081 Chase P. O. Box 36520 Louisville, KY 40223 Peroutka & Peroutka, P.A. Suite 300 8028 Ritchie Highway Pasadena, MD 21122	H	credit charges used for Keller Interiors, LLC; Consent Judgment entered July 15, 2009 for \$21,000.81 in Case NO. 0304-0000631-2009				20,653.00
ACCOUNT NO. 4305 8798 9006 5932 Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43081 Chase P. O. Box 36520 Louisville, KY 40223 Asset Acceptance Corp. P. O. Box 2036 Warren, MI 48090	H	credit charges used for Keller Interiors, LLC				4,663.00

Sheet no. 4 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 26,423.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4417 1223 7905 8838 Chase Manhattan Bank 800 Brookside Blvd. Westerville, OH 43081 Chase P. O. Box 36520 Louisville, KY 40223 Peroutka & Peroutka, P.A. Suite 300 8028 Ritchie Highway Pasadena, MD 21122	H	credit charges used for Keller Interiors, LLC; Consent Judgment entered July 15, 2009 for \$10,975.72 in Case NO. 0304-0000624-2009				10,812.00
ACCOUNT NO. Dona Rudderow Sturn 34 Collison Road Annapolis, MD 21401 Ronald H. Jarashow, Esquire Franch, Jarashow & Smith, P.A. 107 Ridgely Avenue Suite 9 Annapolis, MD 21401	W	business loan				12,283.00
ACCOUNT NO. 7302 8330 5382 3567 Exxon Mobile Processing Center P.O. Box 6530 The Lakes, NV 88901-6530 Exxon Mobile P. O. Box 6497 Sioux Falls, SD 57117	H	credi charges				2,591.00

Sheet no. 5 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 25,686.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6035 3201 4404 7139 Home Depot P. O. Box 689100 Des Moines, IA 50368 Nelson, Watson & Associates 80 Merrimack St. Lower Level Haverhill, MA 01830	H	credit charges				3,298.00
ACCOUNT NO. 6035 3205 3828 1609 Home EXPO P. O. Box 689100 Des Moines, IA 50368 Mercantile Adjustment Bureau P. O. Box 9016 Williamsville, NY 14231	H	credit charges				20,341.00
ACCOUNT NO. 5155 9701 0400 5661 Household Bank 12447 SW 69th Avenue Tigard, OR 97223		credit charges				724.00
ACCOUNT NO. _____ LVNV Funding LLC P. O. Box 10584 Greenville, SC 29603-0584	W	HSBC Best Buy credit charges				1,433.00

Sheet no. 6 of 10 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 25,796.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5491 1303 9949 7962 LVNV Funding LLC P. O. Box 10497 Greenville, SC 29603 Citibank P. O. Box 6500 Sioux Falls, SD 57117 Citibank P. O. Box 6500 Sioux Falls, SD 57117 Peroutka & Peroutka, P.A. Suite 300 8028 Ritchie Highway Pasadena, MD 21122	W	Citibank and AT&T credit charges used for Keller Interiors, LLC; Consent Judgment entered July 6, 2009 for \$36,413.93 in Case NO. 0304-0000526-2009				35,760.00
ACCOUNT NO. 5424 1803 0389 7547 LVNV Funding LLC P. O. Box 10497 Greenville, SC 29603 LVNV Funding LLC P. O. Box 10584 Greenville, SC 29603 Citibank P. O. Box 6500 Sioux Falls, SD 57117	H	credit charges used for Keller Interiors, LLC				34,178.00

Sheet no. 7 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 69,938.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxx x6 4427 2 Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110 Zwicker & Associates, P. C. 80 Minuteman Road Andover, MS 01810 Mass. Educational Financiing Auth. 125 Summer Street Boston, MA 02110	H	student loan				17,961.00
ACCOUNT NO. xxxxs6 4427 1 Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110 Zwicker & Associates, P. C. 80 Minuteman Road Andover, MS 01810 Mass. Educational Financiing Auth. 125 Summer Street Boston, MA 02110	H	student loan				15,862.00

Sheet no. 8 of 10 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 33,823.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxx x6 4427 3	H	student loan				20,670.00
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110 Zwicker & Associates, P. C. 80 Minuteman Road Andover, MS 01810 Mass. Educational Financiing Auth. 125 Summer Street Boston, MA 02110						
ACCOUNT NO. xxx x6 4427 4	H		student loan			
Mass. Educational Financiing Auth. 160 Federal Street 4th Floor Boston, MA 02110 Zwicker & Associates, P. C. 80 Minuteman Road Andover, MS 01810 Mass. Educational Financiing Auth. 125 Summer Street Boston, MA 02110						
ACCOUNT NO. 9410366028		student loan account no. 7543432965PA0XXXX				
National Collegiate Trust American Education Services 1200 N. 7th Street Harrisburg, PA 17102 National Collegiate Trust American Education Services Harrisburg, PA 17130						

Sheet no. 9 of 10 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 58,564.00
Total >	\$

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

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5821 024 1947 Sunoco P. O. Box 6497 Sioux Falls, SD 57117	H	credit charges				1,036.00
ACCOUNT NO. 4428 4817 8360 0115 Washington Mutual 1301 Second Avenue Seattle, WA 98101 Chase Manhattan Bank 800 Brooksedge Blvd. Westerville, OH 43801 Palisades Collection P. O. Box 1274 Englewood Cliffs, NJ 07632	H	used for Keller Interiors, LLC				15,429.00

Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 16,465.00
Total >	\$ 389,047.00

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

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

In re: Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

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

In re: Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
 Debtors

Case No. _____
 (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Engineer	Interior Designer
Name of Employer	Nuclear Regulatory Commission	Keller Interiors, LLC
How long employed	7 years	5 years
Address of Employer	252 Granny Branch Road Church Hill, MD 21623	

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>13,528.67</u>	\$ <u>673.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>13,528.67</u>	\$ <u>673.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>3,678.94</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>305.76</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <u>401K Thrift Savings Plan</u>	\$ <u>135.29</u>	\$ <u>0.00</u>
<u>FERS Federal Retirement</u>	\$ <u>108.23</u>	\$ <u>0.00</u>
<u>TSP loan repayment</u>	\$ <u>49.49</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>4,277.70</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>9,250.97</u>	\$ <u>673.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) <u>Social Security</u>	\$ <u>0.00</u>	\$ <u>1,327.00</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>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>1,327.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>9,250.97</u>	\$ <u>2,000.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>11,250.97</u>	

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

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

B61 (Official Form 61) (12/07) - Cont.

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
DebtorsCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,882.00</u>
a. Are real estate taxes included?	Yes <u> ✓ </u> No _____		
b. Is property insurance included?	Yes <u> ✓ </u> No _____		
2. Utilities: a. Electricity and heating fuel		\$	<u>210.00</u>
b. Water and sewer		\$	<u>15.00</u>
c. Telephone		\$	<u>155.00</u>
d. Other <u>AT&T wireless</u>		\$	<u>140.00</u>
<u>furnace oil heat</u>		\$	<u>280.00</u>
<u>satellite television</u>		\$	<u>65.00</u>
<u>septic</u>		\$	<u>150.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>245.00</u>
4. Food		\$	<u>690.00</u>
5. Clothing		\$	<u>275.00</u>
6. Laundry and dry cleaning		\$	<u>71.00</u>
7. Medical and dental expenses		\$	<u>500.00</u>
8. Transportation (not including car payments)		\$	<u>490.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
10. Charitable contributions		\$	<u>10.00</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>161.00</u>
e. Other <u>long term care insurance -- Gordon</u>		\$	<u>115.00</u>
<u>long term care insurance -- Jane</u>		\$	<u>325.00</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>182.00</u>
b. Other <u>gym membership</u>		\$	<u>50.00</u>
<u>house cleaning</u>		\$	<u>85.00</u>
<u>household non-food miscellaneous expense</u>		\$	<u>75.00</u>
<u>IT support and business postage</u>		\$	<u>45.00</u>
<u>MEFA long term student loans</u>		\$	<u>1,000.00</u>
<u>personal grooming</u>		\$	<u>60.00</u>
<u>pet care and pet food</u>		\$	<u>30.00</u>
<u>Specialized Loan Servicing -- second mortgage</u>		\$	<u>524.00</u>
<u>tax return preparation</u>		\$	<u>110.00</u>
<u>Wilmington Trust 2006 Dakota</u>		\$	<u>438.00</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>car maintenance and repair</u>		\$	<u>175.00</u>
<u>MVA fees and tires</u>		\$	<u>50.00</u>
<u>parking</u>		\$	<u>100.00</u>
<u>tolls</u>		\$	<u>30.00</u>
<u>yard maintenance</u>		\$	<u>150.00</u>

B6J (Official Form 6J) (12/07) - Cont.

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller,
 Debtors

Case No. _____
 (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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>9,933.00</u>
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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>11,250.97</u>
b. Average monthly expenses from Line 18 above	\$	<u>9,933.00</u>
c. Monthly net income (a. minus b.)	\$	<u>1,317.97</u>

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Maryland**

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
Chapter 11

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 6,000.00
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)	\$ 92,387.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 98,387.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 11,250.97
Average Expenses (from Schedule J, Line 18)	\$ 9,933.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 14,790.47

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 247,498.48
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,000.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 389,047.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 636,545.48

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

In re Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **31** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 12/16/2009

Signature: s/ Gordon Stuart Bjorkman, Jr.
Gordon Stuart Bjorkman, Jr.
Debtor

Date: 12/16/2009

Signature: s/ Jane Christine Keller
Jane Christine Keller
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

In re: Gordon Stuart Bjorkman, Jr. Jane Christine Keller
Debtors

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

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

Dated: 12/16/2009

Signed: s/ Gordon Stuart Bjorkman, Jr.
Gordon Stuart Bjorkman, Jr.

Dated: 12/16/2009

Signed: s/ Jane Christine Keller
Jane Christine Keller

Signed: /s/Marc R. Kivitz
Marc R. Kivitz, Esquire
Attorney for Debtor(s)
Bar no.: **02878**
Marc R. Kivitz, Esquire
201 N. Charles Street, Suite 1330
Baltimore, MD 21201
mkivitz@aol.com
Telephone No.: **410-625-2300**
Fax No.: **410-576-0140**
E-mail address: **mkivitz@aol.com**

Washington Mutual
1301 Second Avenue
Seattle, WA 98101

Asset Acceptance Corp.
P. O. Box 2036
Warren, MI 48090

Associate Recovery Systems
P. O. Box 469046
Escondido, CA 92046

BAC Home Loan Servicing, L.P.
7105 Corporate Drive
Plano, TX 75024

BAC Home Loans, Inc
450 American Street
Simi Valley, CA 93065

Bank of America
4161 Piedmont Pkwy.
Greensboro, NC 27410

Bank of America
P. O. Box 17054
Wilmington, DE 19884

Bank of America
100 North Tryon Street
Charlotte, NC 28255

Bank of America
4161 Piedmont Pkwy.
Greensboro, NC 27410

Bank of America
100 North Tyron Street
Charlotte, NC 28255-0001

Best Buy
P. O. Box 15521
Wilmington, DE 19850

Capital One
P.O. Box 30285
Salt Lake City, UT 84130

Capital One
P. O. Box 30285
Salt Lake City, UT 84130

Capital One
P. O. Box 30281
Salt Lake City, UT 84130

Chase
P. O. Box 36520
Louisville, KY 40223

Chase Manhattan Bank
800 Brooksedge Blvd.
Westerville, OH 43081

Chase Manhattan Bank
800 Brooksedge Blvd.
Westerville, OH 43801

Citibank
P. O. Box 6500
Sioux Falls, SD 57117

Dona Rudderow Sturn
34 Collison Road
Annapolis, MD 21401

Exxon Mobile
Processing Center
P.O. Box 6530
The Lakes, NV 88901-6530

Exxon Mobile
P. O. Box 6497
Sioux Falls, SD 57117

FIA (Wachovia)
P. O. Box 563966
Charlotte, NC 28256

Home Depot
P. O. Box 689100
Des Moines, IA 50368

Home EXPO
P. O. Box 689100
Des Moines, IA 50368

Household Bank
12447 SW 69th Avenue
Tigard, OR 97223

Internal Revenue Service
Centralized Insolvency Unit
P.O. Box 21126
Philadelphia, PA 19114

LVNV Funding LLC
P. O. Box 10497
Greenville, SC 29603

LVNV Funding LLC
P. O. Box 10584
Greenville, SC 29603-0584

LVNV Funding LLC
P. O. Box 10584
Greenville, SC 29603

Mass. Educational Financiing Auth.
160 Federal Street
4th Floor
Boston, MA 02110

Mass. Educational Financiing Auth.
125 Summer Street
Boston, MA 02110

Mercantile Adjustment Bureau
P. O. Box 9016
Williamsville, NY 14231

Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060

Midland Credit Management, Inc.
8875 Aero Drive
San Diego, CA 92123

National Collegiate Trust
American Education Services
Harrisburg, PA 17130

National Collegiate Trust
American Education Services
1200 N. 7th Street
Harrisburg, PA 17102

Nelson, Watson & Associates
80 Merrimack St. Lower Level
Haverhill, MA 01830

Northland Group, Inc.
P. O. Box 390846
Minneapolis, MN 55439

Palisades Collection
P. O. Box 1274
Englewood Cliffs, NJ 07632

Peroutka & Peroutka, P.A.
Suite 300
8028 Ritchie Highway
Pasadena, MD 21122

Ronald H. Jarashow, Esquire
Franch, Jarashow & Smith, P.A.
107 Ridgely Avenue
Suite 9
Annapolis, MD 21401

Specialized Loan Servicing, LLC
c/o Capitol Corporate Services, Inc
Resident Agent
11140 Rockville Pike, Suite 570
Rockville, MD 20852

Specialized Loan Servicing, LLC
8742 Lucent Blvd.
Suite 300
Highlands Ranch, CO 80129

Sunoco
P. O. Box 6497
Sioux Falls, SD 57117

Suntrust Bank
P. O. Box 85052
Richmond, VA 23285

Suntrust Bank
P. O. Box 4418
Atlanta, GA 30302

Wilmington Trust Co.
1100 North Market Street
Wilmington Trust Center
Wilmington, DE 19801

Zwicker & Associates, P. C.
80 Minuteman Road
Andover, MS 01810

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

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.

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 Gordon Stuart Bjorkman, Jr.
Jane Christine Keller
Debtor

Case No. _____
Chapter 11

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

Certificate of the Debtor

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

<u>Gordon Stuart Bjorkman, Jr.</u>	<u>Xs/ Gordon Stuart Bjorkman, Jr.</u>	<u>12/16/2009</u>
<u>Jane Christine Keller</u>	<u>Gordon Stuart Bjorkman, Jr.</u>	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	<u>Xs/ Jane Christine Keller</u>	<u>12/16/2009</u>
	<u>Jane Christine Keller</u>	
	Signature of Joint Debtor	Date

Instructions: Attach a copy of Form B 201A, 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.