#### **B1** (Official Form 1) (1/08) **United States Bankruptcy Court Voluntary Petition** District of Maryland Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Suber, Shirley M All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Shirley Suber-Milligan; AKA Shirley Milligan; AKA Shirley Tyus Last four digits of Social Security or Individual-Taxpayer I.D. (ITIN) Last four digits of Social Security or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): No./Complete EIN (if more than one, state all): xxx-xx-1792 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1311 Commodore Barney Road Saint Leonard, MD 20685 ZIP CODE ZIP CODE 20685-0000 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Calvert 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): Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Check one box.) (Form of Organization) the Petition is Filed (Check one box) (Check one box.) Health Care Business Single Asset Real Estate as defined in 11 Chapter 7 U.S.C. § 101(51B) Chapter 15 Petition for Recognition of a Chapter 9 Individual (includes Joint Debtors) Foreign Main Proceeding Railroad See Exhibit D on page 2 of this form. Chapter 11 Stockbroker Chapter 15 Petition for Recognition of a Chapter 12 Corporation (includes LLC and LLP) Commodity Broker Foreign Nonmain Proceeding Chapter 13 Partnership Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) (Check one box) Tax-Exempt Entity Debts are primarily consumer debts, Debts are primarily (Check box, if applicable.) defined in 11 U.S.C. § 101(8) as business debts. Debtor is a tax-exempt organization under Title "incurred by an individual primarily for 26 of the United States Code (the Internal a personal, family, or household purpose." Revenue Code). Filing Fee (Check one box.) **Chapter 11 Debtors** Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed Check if: application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000 Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Check all applicable boxes: signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-49 100-199 200-999 1,000-<del>500</del>1-10,001-25,00 25,001-50,00 50,001-100,0 OVER 5,000 10,000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$100,000 to \$1 to \$1 billion \$1 billion million million million million million

Estimated Debts

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B1 (Official	Form 1) (1/	(08)								Page 2
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	J

**B1 (Official Form 1) (1/08)** Page 3

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Shirley M Suber			
	t 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: - None -	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach a	dditional sheet.)		
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		ng petition, declare that I ceed under chapter 7, 11, 12, ned the relief available ered to the debtor the notice  December 17, 2009		
Exhi	Signature of Attorney for Debtor(s)  bit C	Date		
Does the debtor own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable harm to pub	lic health or safety?		
Yes, and Exhibit C is attached and made a part of this petition.  No				
Exhi	bit D			
Exhibit D completed and signed by the debtor is attached and made a part.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and material.				
	ng the Debtor - Venue			
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 d		ays immediately		
There is a bankruptcy case concerning debtor's affiliate, general par	rtner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal	n this District, or or state court] in		
	es as a Tenant of Residential Property  licable boxes.			
Landlord has a judgment against the debtor for possession of debto following.)	r's residence. (If box checked, complete the			
(Name of landlord that obtained judgment)	<u> </u>			
(Address of landlord)	<u> </u>			
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included in this petition the deposit with the court of an period after the filing of the petition.	y rent that would become due during the 30-day			
Debtor certifies that he/she has served the Landlord with this certifies	cation. (11 U.S.C. § 362(1))			

B1 (Official Form 1) (1/08)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Shirley M Suber		
	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	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		
[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).	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Shirley M Suber	granting recognition of the foreign main proceeding is attached.		
Signature of Debtor <b>Shirley M Suber</b>	X Signature of Foreign Representative		
Signature of Joint Debtor	Signature of Foreign Representative		
Telephone Number (If not represented by attorney)	Printed Name of Foreign Representative		
December 17, 2009	Date		
Date Signature of Attorney*	Cionatono el Non Attorno de Doulomaton Detition Duomano		
X /s/ Howard M. Heneson	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s) Howard M. Heneson 09019	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as		
Printed Name of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and		
Howard M. Heneson PA	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		
Firm Name	rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting		
810 Gleneagles Court Suite 301	a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document		
Towson, MD 21286	for filing for a debtor or accepting any fee from the debtor, as required in that section. Official form 19 is attached.		
Address	section. Official form 17 is attached.		
Email:hheneson@bankruptcymd.com 410-494-8388 Fax:410-494-8389			
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
December 17, 2009			
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	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.)		
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.			
gr 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	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	X		
the debtor. The debtor requests relief in accordance with the chapter of title 11, United States	Date		
Code, specified in this petition.	Cinceton of Dealers and Delici D		
X	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.		
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not		
Title of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual		
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

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

# United States Bankruptcy Court District of Maryland

District of Maryland				
In re	Shirley M Suber		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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

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

financial responsibilities.);

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Shirley M Suber

Shirley M Suber

Date: December 17, 2009

**B4** (Official Form 4) (12/07)

## United States Bankruptcy Court District of Maryland

In re	Shirley M Suber	Case No.		
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
HSBC Mortgage Corporation USA Suite 0241 Buffalo, NY 14270-0241	HSBC Mortgage Corporation USA Suite 0241 Buffalo, NY 14270-0241	12000 Market Street, Unit 410, Reston, VA		300,930.00 (165,000.00 secured)
Bank of America P.O. Box 26078 Greensboro, NC 27420	Bank of America P.O. Box 26078 Greensboro, NC 27420	Location: 1311 Commodore Barney Road, Saint Leonard MD		59,000.00 (499,000.00 secured) (483,000.00 senior lien)
ARS/GEMB GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127	ARS/GEMB GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127	credit		9,203.51
HCR-Manor Care of Potomac 10714 Potomac Tennis Lane Potomac, MD 20854	HCR-Manor Care of Potomac 10714 Potomac Tennis Lane Potomac, MD 20854	medical		8,375.00
Adventist Rehab of Maryland c/o Kebin B. Wilson, Esq. P.O. Box 24103 Chattanooga, TN 37422	Adventist Rehab of Maryland c/o Kebin B. Wilson, Esq. P.O. Box 24103 Chattanooga, TN 37422	medical		7,962.46
JHU Clinical Practice Assoc PO Box 64896 Baltimore, MD 21264	JHU Clinical Practice Assoc PO Box 64896 Baltimore, MD 21264	medical		2,905.52
American Express P.O.Box 297804 Fort Lauderdale, FL 33337	American Express P.O.Box 297804 Fort Lauderdale, FL 33337	credit		1,650.00
Savoy at Reston Town Center Condominium Unit Owners Assoc. c/o Lucia Anna Trigiani, Esq. 112 S. Alfred Street Alexandria, VA 22314	Savoy at Reston Town Center Condominium Unit Owners Assoc. c/o Lucia Anna Trigiani, Esq. Alexandria, VA 22314	12000 Market Street, Unit 410, Reston, VA		1,184.00 (165,000.00 secured) (300,930.00 senior lien)
American Medical Response c/o Bay Area Credit Service LLC P.O. Box 467600 Atlanta, GA 31146	American Medical Response c/o Bay Area Credit Service LLC P.O. Box 467600 Atlanta, GA 31146	medical		673.75

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Shirley M Suber	Case No.	
	Debtor(s)	•	

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Emergency Medicine Associates, PA 20010 Century Blvd., Ste. 200 Germantown, MD 20874-1118	Emergency Medicine Associates, PA 20010 Century Blvd., Ste. 200 Germantown, MD 20874-1118	medical		588.00
Suburban Hospital 8600 Old Georgetown Road Bethesda, MD 20814	Suburban Hospital 8600 Old Georgetown Road Bethesda, MD 20814	medical		518.50
National Rehabilitations Hospital PO Box 630515 Baltimore, MD 21263	National Rehabilitations Hospital PO Box 630515 Baltimore, MD 21263	medical		467.86
Roberts Home Medical 20465 Seneca Meadows Pkwy Germantown, MD 20876	Roberts Home Medical 20465 Seneca Meadows Pkwy Germantown, MD 20876	medical		339.97
Lifestar Response of MD Box 827284 Philadelphia, PA 19182-7284	Lifestar Response of MD Box 827284 Philadelphia, PA 19182-7284	medical		225.00
JHHS-Johns Hopkins Hospital c/o NCO Financial Systems Inc. 9009 Corporate Lakes Drive Suite 300-BD Tampa, FL 33634	JHHS-Johns Hopkins Hospital c/o NCO Financial Systems Inc. 9009 Corporate Lakes Drive Tampa, FL 33634	medical		196.45
Apria Healthcare 8120 S. Madison Street Hinsdale, IL 60521	Apria Healthcare 8120 S. Madison Street Hinsdale, IL 60521	medical		171.00
JHU Clinical Practice Assoc PO Box 64896 Baltimore, MD 21264	JHU Clinical Practice Assoc PO Box 64896 Baltimore, MD 21264	medical		102.81
James C. Cobey, MD, PA P.O. Box 791300 Baltimore, MD 21279-1300	James C. Cobey, MD, PA P.O. Box 791300 Baltimore, MD 21279-1300	medical		72.00
Washington Hospital Center 110 Irving Street, NW Washington, DC 20010	Washington Hospital Center 110 Irving Street, NW Washington, DC 20010	medical		46.90
Premier Radiology Associates PO Box 791396 Baltimore, MD 21279	Premier Radiology Associates PO Box 791396 Baltimore, MD 21279	medical		26.00

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In re	Shirley M Suber	Case No.	
	Debtor(s)		

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

Date	December 17, 2009	Signature	/s/ Shirley M Suber
			Shirley M Suber
			Debtor

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

Aba Tyus

Adventist Rehab of Maryland c/o Kebin B. Wilson, Esq. P.O. Box 24103 Chattanooga, TN 37422

American Express P.O.Box 297804 Fort Lauderdale, FL 33337

American Medical Response c/o Bay Area Credit Service LLC P.O. Box 467600 Atlanta, GA 31146

Apria Healthcare 8120 S. Madison Street Hinsdale, IL 60521

ARS/GEMB GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127

Bank of America P.O. Box 26078 Greensboro, NC 27420

Chase Mortgage 101 E Town Street Columbus, OH 43215

Emergency Medicine Associates, PA 20010 Century Blvd., Ste. 200 Germantown, MD 20874-1118

Fidelity Bank 128 W. Washington Street Hagerstown, MD 21742

HCR-Manor Care of Potomac 10714 Potomac Tennis Lane Potomac, MD 20854

HSBC Mortgage Corporation USA Suite 0241 Buffalo, NY 14270-0241

James C. Cobey, MD, PA P.O. Box 791300 Baltimore, MD 21279-1300

JHHS-Johns Hopkins Hospital c/o NCO Financial Systems Inc. 9009 Corporate Lakes Drive Suite 300-BD Tampa, FL 33634

JHU Clinical Practice Assoc PO Box 64896 Baltimore, MD 21264

Lifestar Response of MD Box 827284 Philadelphia, PA 19182-7284

National Rehabilitations Hospital PO Box 630515 Baltimore, MD 21263

Nationwide Credit Corporation 5503 Cherokee Avenue Alexandria, VA 22312-2307

Premier Radiology Associates PO Box 791396 Baltimore, MD 21279

Roberts Home Medical 20465 Seneca Meadows Pkwy Germantown, MD 20876

Savoy at Reston Town Center Condominium Unit Owners Assoc. c/o Lucia Anna Trigiani, Esq. 112 S. Alfred Street Alexandria, VA 22314

Saxon Mortgage P.O. Box 163405 Fort Worth, TX 76161

Shapito & Burson, LLP 13135 Lee Jackson Highway Suite 201 Fairfax, VA 22033

Suburban Hospital 8600 Old Georgetown Road Bethesda, MD 20814

Toyota Motor Credit P O Box 371339 Pittsburgh, PA 15250

UnitedConsumers Inc. P.O. Box 4466 Woodbridge, VA 22194-4466

Washington Hospital Center 110 Irving Street, NW Washington, DC 20010