

**United States Bankruptcy Court  
District of Maryland**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Wood-Tolson, Gladiola, Delores</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): 	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>Gladiola D. Wood-Tolson</b> <b>Gladiola Delores Wood</b> <b>Gladiola D. Wood</b> <b>Gladiola D. Tolson</b> <b>Gladiola Wood-Tolson</b> <b>Gladiola Wood</b> <b>Gladiola Tolson</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): 	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>1681</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 	
Street Address of Debtor (No. & Street, City, and State): <b>14315 Wicklow Lane</b> <b>Laurel, MD</b> <div style="text-align: center; margin-top: -10px;"> <span style="border: 1px solid black; padding: 2px;">ZIP CODE</span> <b>20707-6887</b> </div>		Street Address of Joint Debtor (No. & Street, City, and State): <div style="text-align: center; margin-top: -10px;"> <span style="border: 1px solid black; padding: 2px;">ZIP CODE</span> </div>	
County of Residence or of the Principal Place of Business: <b>Prince George's</b>		County of Residence or of the Principal Place of Business: 	
Mailing Address of Debtor (if different from street address): <div style="text-align: center; margin-top: -10px;"> <span style="border: 1px solid black; padding: 2px;">ZIP CODE</span> </div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: center; margin-top: -10px;"> <span style="border: 1px solid black; padding: 2px;">ZIP CODE</span> </div>	
Location of Principal Assets of Business Debtor (if different from street address above): <b>1717 and 1719 Corcoran Street, N.W., Washington, D.C.</b> <b>20009-2478</b> <b>4 parcels of land, Tax Parcels #s19-A-77, 19-A-78, 19-A-26, 19-A-8, Fluvanna Co., VA</b> <div style="text-align: center; margin-top: -10px;"> <span style="border: 1px solid black; padding: 2px;">ZIP CODE</span> </div>			
<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	
<input type="checkbox"/> Partnership		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>	
<input checked="" type="checkbox"/> Full Filing Fee attached		<b>Check one box:</b>	
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.		<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).	
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).	
<b>Check if:</b>			
<input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/>			
<b>Check all applicable boxes</b>			
<input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			

## 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

<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000

## Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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

## Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Gladiola Delores Wood-Tolson</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (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.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<input checked="" type="checkbox"/> <b>Not Applicable</b> <small>Signature of Attorney for Debtor(s) _____ Date _____</small>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
(Name of landlord that obtained judgment) _____			
(Address of landlord) _____			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Gladiola Delores Wood-Tolson</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X s/ Gladiola Delores Wood-Tolson</b>  Signature of Debtor <b>Gladiola Delores Wood-Tolson</b></p> <p><b>X Not Applicable</b>  Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) <b>3/15/2010</b>  Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X Not Applicable</b>  (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p>Date</p>
<b>Signature of Attorney</b> <p><b>X /s/ Rudolph EDeMeo</b>  Signature of Attorney for Debtor(s)</p> <p><b>Rudolph E. DeMeo Bar No. 01221</b>  Printed Name of Attorney for Debtor(s) / Bar No.</p> <p><b>Law Office of Rudolph E. DeMeo, P.C.</b>  Firm Name</p> <p><b>1449 Light Street</b>  Address</p> <p><b>Baltimore, Maryland 21230</b></p> <p><b>410-244-6544</b> <b>410-547-1010</b>  Telephone Number</p> <p><b>3/15/2010</b>  Date</p> <p>*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.</p>		<b>Signature of Non-Attorney Petition Preparer</b> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p><b>Not Applicable</b>  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p>
<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X Not Applicable</b>  Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		<p><b>X Not Applicable</b></p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>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.</i></p>

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

In re: **Gladiola Delores Wood-Tolson**

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

Debtor

(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
3-Unit Residential Rental Property 1717 Corcoran Street, N.W. Washington, D.C. 20009-2478	Fee Owner	W	\$1,200,310.00	\$ 928,035.73
3-Unit Residential Rental Property 1719 Corcoran Street, N.W. Washington, D.C. 20009	Fee Owner	W	\$1,204,010.00	\$ 460,000.00
Single Family Home 14315 Wicklow Lane Laurel, MD 20707-6887	Co-Owner	J	\$ 630,450.00	\$ 594,381.71
Undeveloped Land 12 acres Tax Parcel #10-A-26 Fluvanna County, VA	Co-Owner	W	\$ 60,000.00	\$ 0.00
Undeveloped Land 29 acres Tax Parcel #19-A-78 Fluvanna County, VA	Co-Owner	W	\$ 130,500.00	\$ 0.00
Undeveloped Land 33.5 acres Tax Parcel #19-A-77 Fluvanna County, VA	Co-Owner	W	\$ 150,800.00	\$ 1,223.29
Undeveloped Land 8.5 acres Tax Parcel #19-A-8 Fluvanna County, VA	Co-Owner	W	\$ 42,500.00	\$ 0.00
Total		➤	<b>\$3,418,570.00</b>	

(Report also on Summary of Schedules.)

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

In re **Gladiola Delores Wood-Tolson**

Debtor

Case 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		on Debtor's and/or her spouse's person	J	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BB&T Checking Account No. XXXX-0784 P.O. Box 996 Wilson, NC 27894-0996	W	<b>40.00</b>
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.		Police Federal Credit Union Savings Account 9100 Presidential Pkwy Upper Marlboro, MD 20772	W	<b>114.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia Bank, N.A. Ch. Account No. XXX-2839 P.O. Box 563966 Charlotte, NC 28256-3966	W	<b>1,700.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	J	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	W	<b>600.00</b>
7. Furs and jewelry.		Jewelry Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	W	<b>2,800.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		Sporting Equipment Debtor's Principal Residence 14315 Wicklow Road Laurel, MD 20707-6887	J	<b>300.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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

In re **Gladiola Delores Wood-Tolson**Debtor

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
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.		<b>Wachovia Securities</b> <b>ROTH IRA Acct.No.XX-6123</b> <b>401 South Tryon Street</b> <b>Charlotte, NC 28288-1164</b>	W	<b>854.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
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			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

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

In re **Gladiola Delores Wood-Tolson**

Debtor

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
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1995 Ford Mustang</b> <b>Debtor's Principal Residence</b> <b>14315 Wicklow Lane</b> <b>Laurel, MD 20707-6887</b>	W	<b>5,200.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Ford Explorer</b> <b>Debtor's Principal Residence</b> <b>14315 Wicklow Lane</b> <b>Laurel, MD 20707-6887</b>	W	<b>9,760.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<b>Briggs &amp; Stratton Lawn Mower</b> <b>Debtor's Principal Residence</b> <b>14315 Wicklow Lane</b> <b>Laurel, MD 20707-6887</b>	J	<b>50.00</b>
Other personal property of any kind not already listed. Itemize.		<b>Yardman Lawn Mower</b> <b>Debtor's Principal Residence</b> <b>14315 Wicklow Lane</b> <b>Laurel, MD 20707-6887</b>	J	<b>200.00</b>
<u>2</u> continuation sheets attached			Total ➤	<b>\$ 23,668.00</b>

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

In re Gladiola Delores Wood-Tolson

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

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

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

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1995 Ford Mustang Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	4,146.00	5,200.00
BB&T Checking Account No. XXXX-0784 P.O. Box 996 Wilson, NC 27894-0996	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	40.00	40.00
Briggs & Stratton Lawn Mower Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	50.00	50.00
Clothing Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	600.00	600.00
Household Goods and Furnishings Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	1,000.00	2,000.00
		Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(4)	1,000.00
Jewelry Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	2,800.00	2,800.00
on Debtor's and/or her spouse's person	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	50.00	50.00
Police Federal Credit Union Savings Account 9100 Presidential Pkwy Upper Marlboro, MD 20772	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	114.00	114.00
Sporting Equipment Debtor's Principal Residence 14315 Wicklow Road Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	300.00	300.00

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

In re Gladiola Delores Wood-Tolson

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

Debtor

(If known)

**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
Wachovia Bank, N.A. Ch. Account No. XXX-2839 P.O. Box 563966 Charlotte, NC 28256-3966	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	1,700.00	1,700.00
Wachovia Securities ROTH IRA Acct.No.XX-6123 401 South Tryon Street Charlotte, NC 28288-1164	Md. Code Ann., Cts. & Jud. Proc. §11-504(h)	854.00	854.00
Yardman Lawn Mower Debtor's Principal Residence 14315 Wicklow Lane Laurel, MD 20707-6887	Md. Code Ann., Cts. & Jud. Proc. §11-504(b)(5)	104.00	200.00
	Md. Code Ann., Cts. & Jud. Proc. §11-504(f)	96.00	

In re Gladiola Delores Wood-Tolson

Debtor

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. XXX-5030	W	03/03/2010 First Lien on Residence Single Family Home 14315 Wicklow Lane Laurel, MD 20707-6887  VALUE \$630,450.00				527,690.06	0.00
Bank of America Home Loans P.O. Box 5170 MS SV314B Simi Valley, CA 93065							
ACCOUNT NO. XXXXXXXXXXXX-9001	X J	03/01/2010 Second Lien on Residence Single Family Home 14315 Wicklow Lane Laurel, MD 20707-6887  VALUE \$630,450.00				66,691.65	0.00
Branch Banking & Trust Bankruptcy Department P.O. Box 1847 Wilson, NC 27894							
ACCOUNT NO.	W	03/01/2010 Statutory Lien Undeveloped Land 8.5 acres Tax Parcel #19-A-8 Fluvanna County, VA  VALUE \$42,500.00				245.45	0.00
County of Fluvanna P.O. Box 299 Palmyra, VA 22963-0299							
ACCOUNT NO.	W	03/01/2010 Statutory Lien Undeveloped Land 12 acres Tax Parcel #10-A-26 Fluvanna County, VA  VALUE \$60,000.00				346.49	0.00
County of Fluvanna P.O. Box 299 Palmyra, VA 22963-0299							

1 continuation sheets attached

Subtotal >  
(Total of this page)

\$ 594,973.65 \$ 0.00

Total >  
(Use only on last page)

\$ \$

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

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

In re Gladiola Delores Wood-Tolson

Debtor

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.		W	03/01/2010 Statutory Lien Undeveloped Land 29 acres Tax Parcel #19-A-78 Fluvanna County, VA  VALUE \$130,500.00				753.64	0.00
County of Fluvanna P.O. Box 299 Palmyra, VA 22963-0299								
ACCOUNT NO.		W	03/01/2010 Statutory Lien Undeveloped Land 33.5 acres Tax Parcel #19-A-77 Fluvanna County, VA  VALUE \$150,800.00				1,230.00	0.00
County of Fluvanna P.O. Box 299 Palmyra, VA 22963-0299								
ACCOUNT NO. XXXXXX-8757		W	03/01/2010 Deed of Trust 3-Unit Residential Rental Property 1719 Corcoran Street, N.W. Washington, D.C. 20009 3-Unit Residential Rental Property 1717 Corcoran Street, N.W. Washington, D.C. 20009-2478  VALUE \$2,404,320.00				1,388,036.00	0.00
Mystic Investments, LLC c/o Dackman & Heyman, LLC 2221 Maryland Avenue Baltimore, MD 21218								
ACCOUNT NO. XXXX-4452		W	03/01/2010 Deed of Trust 3-Unit Residential Rental Property 1717 Corcoran Street, N.W. Washington, D.C. 20009-2478  VALUE \$1,200,310.00				468,035.73	0.00
Wachovia Mortgage Attn: Loan Service Customer Support P.O. Box 659558 San Antonio, TX 78265-9558								

Sheet no. 1 of 1 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
ClaimsSubtotal >  
(Total of this page)

\$ 1,858,055.37	\$ 0.00
\$ 2,453,029.02	\$ 0.00

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

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

In re **Gladiola Delores Wood-Tolson**

Debtor

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.

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

In re Gladiola Delores Wood-Tolson

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

(If known)

Debtor

## 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. XXXX-1681 <b>Comptroller of the Treasury Compliance Division 301 W. Preston Street, Room 408 Baltimore, MD 21201</b>		W	12/31/2009 <b>Individual Income Taxes for 2009</b>				100.00	100.00	0.00
ACCOUNT NO. XXXX-1681 <b>Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114</b>		W	12/31/2009 <b>Individual Income Taxes for 2009</b>				100.00	100.00	0.00
ACCOUNT NO. XXXX1681 <b>Office of Tax and Revenue District of Columbia 941 North Capitol Street, NE Washington, DC 20002</b>		W	12/31/2008 <b>Individual Income Taxes for 2007 and 2008 and Unincorporated Business Franchise Taxes for 2008</b>				1,080.00	1,080.00	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority ClaimsSubtotals  
(Totals of this page)

\$ 1,280.00	\$ 1,280.00	\$ 0.00
\$ 1,280.00		
	\$ 1,280.00	\$ 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 Gladiola Delores Wood-Tolson  
DebtorCase 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 (See instructions above.)	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. XXXX-4412	W	02/23/2010 credit card account				1,015.36
Cavalry Portfolio (Asg of HSBC) c/o Margolis, Prtzker, Etc., P.A. 110 West Road, Suite 222 Towson, MD 21204						
ACCOUNT NO. XXXX-3758	W	cerdit card account				533.03
Chase Bank USA, N.A. (BP Card) c/o Capital Mngmt Svcs, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210						
ACCOUNT NO. XXXX-1804	W	03/01/2010 credit card account				975.09
Discover P.O. Box 30943 Salt Lake City, UT 84130						
ACCOUNT NO. XXXX-5561	W	11/18/2009 credit card account				6,070.00
GE Money Bank (Lowes) c/o Midland Credit Mngmt, Inc. P.O. Box 603 Oaks, PA 19456						
ACCOUNT NO. XXX-5982	W	10/12/2009 credit card account				4,419.57
The Home Depot c/o Client Services, Inc. 3451 Harry Truman Blvd. St. Charles, MO 63301-4047						

1 Continuation sheets attached

Subtotal	➤	\$ 13,013.05
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 Gladiola Delores Wood-Tolson

Debtor

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

(If known)

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

(Continuation Sheet)

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. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>XXX-0026</b>	<b>W</b>	11/30/2009 <b>insurance services</b>				<b>452.01</b>
<b>Travelers Insurance Company</b> <b>c/o Credit Collection Services</b> <b>Two Wells Ave., Dept. 9134</b> <b>Newton, MA 02459</b>						

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

Subtotal ➤ \$ **452.01**  
 Total ➤ \$ **13,465.06**

(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.)

In re: Gladiola Delores Wood-Tolson \_\_\_\_\_, Case No. \_\_\_\_\_  
 Debtor \_\_\_\_\_ (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.
Leonard Roe 1234 Corcoran Street, NW Washington, DC 20009	Parking Space Lease 1719 Corcoran Street, NW Washington, DC 20009
Mr. James Doe 1232 Corcoran Street, NW Washington, DC 20009	Parking Space Lease 1717 Corcoran Street, NW Washington, DC 20009
Mr. John Doe 1231 Corcoran Street, NW Washington, DC 20009	Parking Space Lease 1717 Corcoran Street, NW Washington, DC 20009
Mr. Luc Eyraud 1719 Corcoran Street, NW, Apt. C Washington, DC 20009	Residential Lease for 1719 Corcoran St.,NW AptC Washington, DC 20009
Mr. Melvin Williams 14315 Wicklow Lane Laurel, MD 20707-6887	Residential Lease of Room 14315 Wicklow Lane Laurel, MD 20707-6887
Mrs. Stina Augustsson 1717 Corcoran Street, NW, Apt. C Washington, DC 20009	Residential Lease for 1717 Corcoran St.,NW AptC Washington, DC 20009
Ms. Brianna Held 1719 Corcoran Street, NW, Apt. B Washington, DC 20009	Residential Lease for 1719 Corcoran St.,NW AptB Washington, DC 20009
Ms. Dana Dougherty 1717 Corcoran Street, NW, Apt. A Washington, DC 20009	Residential Lease for 1717 Corcoran St.,NW AptA Washington, DC 20009

B6G (Official Form 6G) (12/07) -Cont.

In re: Gladiola Delores Wood-Tolson \_\_\_\_\_ Case No. \_\_\_\_\_  
 Debtor \_\_\_\_\_ (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

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.
Ms. Jean R. Brinker 1719 Corcoran Street, NW, Apt. A Washington, DC 20009	Residential Lease for 1719 Corcoran St.,NW AptA Washington, DC 20009
Ms. Mary Baker Kavanaugh 1717 Corcoran Street, NW, Apt. B Washington, DC 20009	Residential Lease for 1717 Corcoran St.,NW AptB Washington, DC 20009
Richard Roe 1233 Corcoran Street, NW Washington, DC 20009	Parking Space Lease 1719 Corcoran Street, NW Washington, DC 20009

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

In re: **Gladiola Delores Wood-Tolson**

Debtor

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
<b>Vincent P. Tolson 14315 Wicklow Lane Laurel, MD 20707-6887</b>	<b>Branch Banking &amp; Trust Bankruptcy Department P.O. Box 1847 Wilson, NC 27894</b>

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

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

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): AGE(S):	
Employment:	DEBTOR	SPOUSE
Occupation	<b>Businesswoman</b>	<b>Businessman</b>
Name of Employer	<b>Self-employed</b>	<b>unemployed</b>
How long employed	<b>over 10 years</b>	<b>unemployed</b>
Address of Employer	<b>14315 Wicklow Lane Laurel, MD 20707-6887</b>	

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

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>12,900.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>3,868.13</u>
13. Other monthly income (Specify) <u>Unemployment Compensation</u>	\$ <u>0.00</u>	\$ <u>1,336.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>12,900.00</u>	\$ <u>5,204.13</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>12,900.00</u>	\$ <u>5,204.13</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<u>\$ 18,104.13</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:  
**Debtor's spouse expects to receive an increase in his income of 300%, because he anticipates obtaining a job of \$50,000.00 or more within the next two months.**

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

In re Gladiola Delores Wood-Tolson

Debtor

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

(If known)

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

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A 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)	\$	4,397.79
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No _____		
2. Utilities: a. Electricity and heating fuel	\$	550.00
b. Water and sewer	\$	33.33
c. Telephone	\$	200.00
d. Other <u>2 mobile telephones</u>	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	1,300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	232.48
e. Other <b>Property insurance on 1717 Corcoran St., DC rental property</b>	\$	297.89
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <b>real property taxes on 1717 Corcoran St. DC rental property St</b>	\$	1,000.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <b>2d Mortgage on principal residence in MD</b>	\$	454.00
<b>Mortgage on 1717 Corcoran St., DC rental property</b>	\$	4,668.75
<b>Mortgage on 1719 Corcoran St., DC rental property</b>	\$	4,653.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	838.33
17. Other <b>grooming</b>	\$	150.00
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.)	\$	19,785.57
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	\$	18,104.13
b. Average monthly expenses from Line 18 above	\$	19,785.57
c. Monthly net income (a. minus b.)	\$	-1,681.44

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

United States Bankruptcy Court  
District of MarylandIn re Gladiola Delores Wood-Tolson,  
DebtorCase 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	\$ 3,418,570.00		
B - Personal Property	NO	3	\$ 23,668.00		
C - Property Claimed as Exempt	NO	2			
D - Creditors Holding Secured Claims	YES	2		\$ 2,453,029.02	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 1,280.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 13,465.06	
G - Executory Contracts and Unexpired Leases	NO	2			
H - Codebtors	NO	1			
I - Current Income of Individual Debtor(s)	NO	1			\$ 18,104.13
J - Current Expenditures of Individual Debtor(s)	NO	2			\$ 19,785.57
<b>TOTAL</b>		<b>18</b>	<b>\$ 3,442,238.00</b>	<b>\$ 2,467,774.08</b>	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**District of Maryland**

In re Gladiola Delores Wood-Tolson,  
 Debtor

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

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,280.00
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)	\$ 0.00
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	\$ 1,280.00

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 18,104.13
Average Expenses (from Schedule J, Line 18)	\$ 19,785.57
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ 17,265.80

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,280.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$13,465.06
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$13,465.06

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

In re Gladiola Delores Wood-Tolson  
Debtor

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

Date: 3/15/2010

Signature: s/ Gladiola Delores Wood-Tolson

Gladiola Delores Wood-Tolson

Debtor

[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 Gladiola Delores Wood-Tolson, Case No. \_\_\_\_\_,  
 Debtor Chapter 11 \_\_\_\_\_

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

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<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>
GE Money Bank (Lowes) c/o Midland Credit Mngmt, Inc. P.O. Box 603 Oaks, PA 19456				\$6,070.00
The Home Depot c/o Client Services, Inc. 3451 Harry Truman Blvd. St. Charles, MO 63301-4047				\$4,419.57
Office of Tax and Revenue District of Columbia 941 North Capitol Street, NE Washington, DC 20002				\$1,080.00
Cavalry Portfolio (Asg of HSBC) c/o Margolis, Pritzker, Etc., P.A. 110 West Road, Suite 222 Towson, MD 21204				\$1,015.36
Discover P.O. Box 30943 Salt Lake City, UT 84130				\$975.09
Chase Bank USA, N.A. (BP Card) c/o Capital Mngmt Svcs, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210				\$533.03

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

In re Gladiola Delores Wood-Tolson, Case No. \_\_\_\_\_  
 Debtor 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>
Travelers Insurance Company c/o Credit Collection Services Two Wells Ave., Dept. 9134 Newton, MA 02459				\$452.01
Comptroller of the Treasury Compliance Division 301 W. Preston Street, Room 408 Baltimore, MD 21201				\$100.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114				\$100.00

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.

Vincent P. Tolson  
14315 Wicklow Lane  
Laurel, MD 20707-6887

Bank of America Home Loans  
P.O. Box 5170  
MS SV314B  
Simi Valley, CA 93065

Branch Banking & Trust  
Bankruptcy Department  
P.O. Box 1847  
Wilson, NC 27894

Cavalry Portfolio (Asg of HSBC)  
c/o Margolis, Prtzker, Etc., P.A.  
110 West Road, Suite 222  
Towson, MD 21204

Chase Bank USA, N.A. (BP Card)  
c/o Capital Mngmt Svcs, LP  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

Comptroller of the Treasury  
Compliance Division  
301 W. Preston Street, Room 408  
Baltimore, MD 21201

County of Fluvanna  
P.O. Box 299  
Palmyra, VA 22963-0299

Discover  
P.O. Box 30943  
Salt Lake City, UT 84130

GE Money Bank (Lowes)  
c/o Midland Credit Mngmt, Inc.  
P.O. Box 603  
Oaks, PA 19456

The Home Depot  
c/o Client Services, Inc.  
3451 Harry Truman Blvd.  
St. Charles, MO 63301-4047

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

Mystic Investments, LLC  
c/o Dackman & Heyman, LLC  
2221 Maryland Avenue  
Baltimore, MD 21218

Office of Tax and Revenue  
District of Columbia  
941 North Capitol Street, NE  
Washington, DC 20002

Travelers Insurance Company  
c/o Credit Collection Services  
Two Wells Ave., Dept. 9134  
Newton, MA 02459

Wachovia Mortgage  
Attn: Loan Service Customer Support  
P.O. Box 659558  
San Antonio, TX 78265-9558

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND

In re: Gladiola Delores Wood-Tolson Case No. \_\_\_\_\_  
Debtor 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 **2** 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: 3/15/2010

Signed: s/ Gladiola Delores Wood-Tolson  
Gladiola Delores Wood-Tolson

Signed: /s/ Rudolph E DeMeo  
**Rudolph E. DeMeo**  
Attorney for Debtor(s)  
Bar no.: **01221**  
**Law Office of Rudolph E. DeMeo, P.C.**  
**1449 Light Street**

**Baltimore, Maryland 21230**  
Telephone No.: **410-244-6544**  
Fax No.: **410-547-1010**  
E-mail address: **redemeo@yahoo.com**

## B22B (Official Form 22B) (Chapter 11) (01/08)

In re Gladiola Delores Wood-Tolson

Debtor(s)

Case Number:

(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>					
Line	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.				
	a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b>	b. <input checked="" type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b>	c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>		
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$0.00	\$
3	<b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.			\$0.00	\$
	a.	Gross Receipts	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00		
	c.	Business income	Subtract Line b from Line a		
4	<b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.			\$12,061.67	\$
	a.	Gross Receipts	\$ 12,900.00		
	b.	Ordinary and necessary operating expenses	\$ 838.33		
	c.	Rent and other real property income	Subtract Line b from Line a		
5	<b>Interest, dividends, and royalties.</b>			\$0.00	\$
6	<b>Pension and retirement income.</b>			\$0.00	\$
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$5,204.13	\$
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$0.00	\$
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ _____		

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</b>				
	a.	\$	\$0.00	\$	
10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$17,265.80	\$
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			\$ 17,265.80	
<b>Part II: VERIFICATION</b>					
12	I declare under penalty of perjury that the information provided in this statement is true and correct. ( <i>If this a joint case, both debtors must sign.</i> ) Date: <u>3/15/2010</u> Signature: <u>s/ Gladiola Delores Wood-Tolson</u> <u>Gladiola Delores Wood-Tolson, (Debtor)</u>				