Case 10-20691 Doc 1 Filed 05/12/10 Page 1 of 15

<u>B1</u>	(Official	Form	1)(4/10)

United	States Bankruj District of Maryl		ourt				Voluntar	y Petition
Name of Debtor (if individual, enter Last, First Burton, Shelton Antoine	, Middle):				ebtor (Spouse elandra Le	e) (Last, First, evette	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					Joint Debtor i trade names)	n the last 8 years :	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) xxx-xx-2804	ayer I.D. (ITIN) No./Com	plete EIN	(if more	our digits o than one, state	all)	r Individual-T	axpayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. and Street, City, 12706 Macduff Drive Fort Washington, MD		JP Code	127	06 Macd	Joint Debtor Iuff Drive Ington, MD	r (No. and Stro	eet, City, and State)	ZIP Code
	207		1					20744
County of Residence or of the Principal Place of Prince Georges	f Business:			y of Reside nce Geo		Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	tor (if differen	t from street addres	s):
		CIP Code						ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r							
Type of Debtor	Nature of B	usiness			Chapter	r of Bankrup	tcy Code Under W	hich
(Form of Organization) (Check one box)	(Check one	,				Petition is Fil	ed (Check one box)	
(Check one box)	 Health Care Busine Single Asset Real E 		fined	□ Chapt		□ Ch	apter 15 Petition for	Recognition
Individual (includes Joint Debtors)	in 11 U.S.C. § 101			Chapt			a Foreign Main Pro	
See Exhibit D on page 2 of this form.	☐ Railroad ☐ Stockbroker			Chapt			apter 15 Petition for	
 Corporation (includes LLC and LLP) Partnership 	Commodity Broker			Chapt	er 13	of	a Foreign Nonmain	Proceeding
 Other (If debtor is not one of the above entities, 	Clearing Bank Other					N - 4	of Debts	
check this box and state type of entity below.)	Tax-Exempt	Entity					one box)	
	(Check box, if a	pplicable)				onsumer debts,	De	bts are primarily
	Debtor is a tax-exer under Title 26 of th Code (the Internal I	e United St	tates	"incurr		§ 101(8) as idual primarily household purp	for	siness debts.
Filing Fee (Check one bo	x)	Check one	box:	1	Chap	oter 11 Debto	ors	
Full Filing Fee attached						ned in 11 U.S.C		
Filing Fee to be paid in installments (applicable to		Check if:	or 1s not	a small busi	ness debtor as o	defined in 11 U	.S.C. § 101(51D).	
attach signed application for the court's consideral debtor is unable to pay fee except in installments.							uding debts owed to in	
Form 3A.		Check all a			amouni subjeci	i to aajusiment	on 4/01/13 and every t	nree years inereajier).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		A pla	an is beir	ng filed with of the plan w	this petition. vere solicited pr S.C. § 1126(b).		one or more classes of	creditors,
Statistical/Administrative Information		1 ~~				-	SPACE IS FOR COUL	RT USE ONLY
 Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distribut 	perty is excluded and adm	ninistrative		es paid,				
Estimated Number of Creditors						1		
□ □ □ 1- 50- 100- 200- 49 99 199 999			,001- ,000	□ 50,001- 100,000	OVER 100,000			
Estimated Assets				_	_	1		
\$0 to \$50,001 to \$100,001 to \$50,000 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 to \$	\$100 to \$	00,000,001 \$500 Ilion	\$500,000,001 to \$1 billion				
Estimated Liabilities Image: Solution of the state of the st	to \$10 to \$50 to \$	\$100 to \$	00,000,001 \$500	\$500,000,001 to \$1 billion				
million	million million mil	lion mil	llion					

Case 10-20691 Doc 1 Filed 05/12/10 Page 2 of 15

B1 (Official For Voluntor	y Petition	Name of Debtor(s):	Page 2
voiuiitai	y return	Burton, Shelton Antoir	
(This page mu	st be completed and filed in every case)	Burton, Shelandra Lev	
	All Prior Bankruptcy Cases Filed Within Last	, , ,	,
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to S	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner have informed the petitioner th 12, or 13 of title 11, United Sta	dividual whose debts are primarily consumer debts.) r named in the foregoing petition, declare that I at [he or she] may proceed under chapter 7, 11, ttes Code, and have explained the relief available her certify that I delivered to the debtor the notice
🛛 Exhibit	A is attached and made a part of this petition.	X /s/ L. Jeanette Rice	May 12, 2010
		Signature of Attorney for D L. Jeanette Rice	ebtor(s) (Date)
No.		ibit D	
-	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made		ttach a separate Exhibit D.)
If this is a joi		I I I I I I I I I I I I I I I I I I I	
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
	(Check any ap	0	
	Debtor has been domiciled or has had a residence, principadays immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge		-
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is a de	efendant in an action or
	Certification by a Debtor Who Reside (Check all app		Property
	Landlord has a judgment against the debtor for possession		necked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would beco	me due during the 30-day period

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

B1 (Official Form 1)(4/10)	Page 3 Name of Debtor(s):
Voluntary Petition	Burton, Shelton Antoine
(This page must be completed and filed in every case)	Burton, Shelandra Levette
	natures
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. [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.	 I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) □ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Shelton Antoine Burton	X
Signature of Debtor Shelton Antoine Burton	8
X /s/ Shelandra Levette Burton	Printed Name of Foreign Representative
Signature of Joint Debtor Shelandra Levette Burton	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
May 12, 2010	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney* X /s/L. Jeanette Rice Signature of Attorney for Debtor(s) L. Jeanette Rice Printed Name of Attorney for Debtor(s) Walsh, Becker, Moody & Rice Firm Name 14300 Gallant Fox Lane Suite 218 Bowie, MD 20715 Address Email: riceesq@att.net 301-262-6000 Fax: 301-262-4403 Telephone Number May 12, 2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	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. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
	Date
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 relief in accordance with the chapter of title 11, United States Code, specified in this petition.	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:
X Signature of Authorized Individual	
Signature of Authorized Individual Printed Name of Authorized Individual	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 of Authorized Individual	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.
Date	

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

United States Bankruptcy Court District of Maryland

In re Shelton Antoine Burton

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

□ 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.]

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

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

□ Active military duty in a military combat zone.

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

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

 Signature of Debtor:
 /s/ Shelton Antoine Burton

 Shelton Antoine Burton

 Date:
 May 12, 2010

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

United States Bankruptcy Court District of Maryland

In re Shelton Antoine Burton

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

Case 10-20691 Doc 1 Filed 05/12/10 Page 7 of 15

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

□ 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.*]

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Shelandra Levette Burton Shelandra Levette Burton Date: May 12, 2010 B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Maryland

	Shelton Antoine Burton
In re	Shelandra Levette Burton

Debtor(s)

Case No. Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	Charge Account		6,931.00
CITI PO BOX 6241 SIOUX FALLS, SD 57117	CITI PO BOX 6241 SIOUX FALLS, SD 57117			13,364.00
GMAC MORTGAGE PO BOX 4622 WATERLOO, IA 50704	GMAC MORTGAGE PO BOX 4622 WATERLOO, IA 50704	Mortgage		92,472.00 (Unknown secured)
PNC MORTGAGE 6 N MAIN ST DAYTON, OH 45402	PNC MORTGAGE 6 N MAIN ST DAYTON, OH 45402	Mortgage		41,270.00 (Unknown secured)
State of Maryland Department of the Environment Jean Pope Assistant Attorney General 200 St Paul Place Baltimore, MD 21202	State of Maryland Department of the Environment Jean Pope Assistant Attorney General Baltimore, MD 21202			3,000.00

B4 (Official Form 4) (12/07) - Cont. **Shelton Antoine Burton** In re

Shelandra Levette Burton

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

We, Shelton Antoine Burton and Shelandra Levette Burton, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date May 12, 2010

Signature /s/ Shelton Antoine Burton

Shelton Antoine Burton Debtor

Date May 12, 2010

/s/ Shelandra Levette Burton Signature Shelandra Levette Burton Joint 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.

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 <u>before</u> 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.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

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 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

Shelton Antoine Burton Shelandra Levette Burton		Case No.	
	Debtor(s)	Chapter	11

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

Certification of Debtor

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

Shalton Antoina Bu

In re

Shelton Antoine Burton

Shelandra Levette Burton Printed Name(s) of Debtor(s)

Timed Name(s) of Debtor(s)

Case No. (if known)

Х	/s/ Shelton Antoine Burton	May 12, 2010
	Signature of Debtor	Date
Х	/s/ Shelandra Levette Burton	May 12, 2010

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

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

United States Bankruptcy Court District of Maryland

In re Shelton Antoine Burton

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: May 12, 2010

/s/ Shelton Antoine Burton Shelton Antoine Burton Signature of Debtor

Date: May 12, 2010

/s/ Shelandra Levette Burton Shelandra Levette Burton Signature of Debtor

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Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410

Bank Of America Po Box 17054 Wilmington, DE 19850

Bierman, Geesing & Ward 4520 East West Highway Suite 200 Bethesda, MD 20814

CITI PO BOX 6241 SIOUX FALLS, SD 57117

Emc Mortgage Po Box 293150 Lewisville, TX 75029

First Horizon Home Loa 4000 Horizon Way Irving, TX 75063

Gmac Mortgage Po Box 4622 Waterloo, IA 50704

Home Depot Credit Card Services Processing Center Attn: Bankruptcy Department Des Moines, IA 50364

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Pnc Mortgage 6 N Main St Dayton, OH 45402

State of Maryland Department of the Environment Jean Pope Assistant Attorney General 200 St Paul Place Baltimore, MD 21202

Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

Wf/Wb Po Box 3117 Winston Salem, NC 27102