

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Maryland		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Irwin, Charles W. Jr.		Name of Joint Debtor (Spouse) (Last, First, Middle): Irwin, Judith G.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7482		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9122
Street Address of Debtor (No. and Street, City, and State): 11617 Hunters Run Drive Cockeysville, MD <div style="text-align: right; font-size: small;">ZIP Code 21030</div>		Street Address of Joint Debtor (No. and Street, City, and State): 11617 Hunters Run Drive Cockeysville, MD <div style="text-align: right; font-size: small;">ZIP Code 21030</div>
County of Residence or of the Principal Place of Business: Baltimore		County of Residence or of the Principal Place of Business: Baltimore
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (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"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <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 <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <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"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <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"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <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 <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

B1 (Official Form 1)(4/10)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Irwin, Charles W. Jr. Irwin, Judith G.	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: See Attachment		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit 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 delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C 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.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" 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 checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (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 checked="" 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.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (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)).			

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

Name of Debtor(s):
Irwin, Charles W. Jr.
Irwin, Judith G.

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

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ Charles W. Irwin, Jr.
 Signature of Debtor **Charles W. Irwin, Jr.**

X /s/ Judith G. Irwin
 Signature of Joint Debtor **Judith G. Irwin**

 Telephone Number (If not represented by attorney)

July 16, 2010
 Date

Signatures

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

X /s/ James A. Vidmar
 Signature of Attorney for Debtor(s)

James A. Vidmar 00271
 Printed Name of Attorney for Debtor(s)

Logan, Yumkas, Vidmar & Sweeney, LLC
 Firm Name

2530 Riva Road, Suite 400
Annapolis, MD 21401

 Address

Email: jvidmar@loganyumkas.com
443-569-5977 Fax: 410-571-2798

 Telephone Number

July 16, 2010
 Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

 Address

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.

X _____
 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

In re **Charles W. Irwin, Jr.,
Judith G. Irwin**

Case No. _____

Debtors

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

<u>Name of Debtor / District</u>	<u>Case No. / Relationship</u>	<u>Date Filed / Judge</u>
AMR, Inc. Maryland	10-26054	07/16/10
Bud's Car Wash Mountain Road, LLC Maryland	10-26052	07/16/10

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

**United States Bankruptcy Court
District of Maryland**

In re Charles W. Irwin, Jr.
Judith G. Irwin

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.*

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

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

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

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

Page 2

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.]*

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Charles W. Irwin, Jr.

Charles W. Irwin, Jr.

Date: July 16, 2010

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

**United States Bankruptcy Court
District of Maryland**

In re Charles W. Irwin, Jr.
Judith G. Irwin

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.*

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

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

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

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

Page 2

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.]*

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Judith G. Irwin
Judith G. Irwin

Date: July 16, 2010

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Maryland**

In re Charles W. Irwin, Jr.
Judith G. Irwin

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)
<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>
Alyce Rose Diener Logan 5752 Oakland Road Hagerstown, MD 21748	Alyce Rose Diener Logan 5752 Oakland Road Hagerstown, MD 21748	confessed judgment entered 5/4/10	Disputed	62,905.00
Bank of America 201 North Tryon Street Charlotte, NC 28202	Bank of America 201 North Tryon Street Charlotte, NC 28202	Sea Ray Boat		149,336.00 (85,000.00 secured)
Barry Zimmerman 6856 Antinori Lane Boynton Beach, FL 33437	Barry Zimmerman 6856 Antinori Lane Boynton Beach, FL 33437	personal loan		60,073.72
Barry Zimmerman 6856 Antinori Lane Boynton Beach, FL 33437	Barry Zimmerman 6856 Antinori Lane Boynton Beach, FL 33437	personal loan		121,170.25
Charles W. Irwin, III 11617 Hunters Run Drive Cockeysville, MD 21030	Charles W. Irwin, III 11617 Hunters Run Drive Cockeysville, MD 21030	personal guaranty of business debt		74,000.00
Chase P. O. Box 901039 Fort Worth, TX 76101	Chase P. O. Box 901039 Fort Worth, TX 76101	Residence Location: 11617 Hunters Run Drive, Cockeysville MD 21030		167,673.00 (538,500.00 secured) (480,405.00 senior lien)
Christopher Morganti 13 Washington Street Timonium, MD 21093	Christopher Morganti 13 Washington Street Timonium, MD 21093	personal guaranty of business debt		50,000.00
Equity Trust Company 95 Church Street Los Gatos, CA 95030	Equity Trust Company 95 Church Street Los Gatos, CA 95030	confessed judgment entered 5/24/10	Disputed	90,979.38
Harford Bank 8 West Bel Air Avenue Aberdeen, MD 21001	Harford Bank 8 West Bel Air Avenue Aberdeen, MD 21001	Rental Property 3800 Southwestern Boulevard, Baltimore, MD 21229		3,420,998.44 (170,100.00 secured)
Harford Bank 8 West Bel Air Avenue Aberdeen, MD 21001	Harford Bank 8 West Bel Air Avenue Aberdeen, MD 21001	personal guaranty of business debt		299,999.90

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

In re **Charles W. Irwin, Jr.**
Judith G. Irwin

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <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>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Howard A. Diener 801 West Patapsco Avenue Baltimore, MD 21230	Howard A. Diener 801 West Patapsco Avenue Baltimore, MD 21230	confessed judgment entered 4/22/10	Disputed	90,325.58
James Ryan 501 Winter Span Court Bel Air, MD 21015	James Ryan 501 Winter Span Court Bel Air, MD 21015	personal guaranty of business debt		71,000.00
Manifest Funding Services P. O. Box 790448 Saint Louis, MO 63179-0448	Manifest Funding Services P. O. Box 790448 Saint Louis, MO 63179-0448	personal guaranty of business lease		50,391.72
Ocean Petroleum L.L.C. P. O. Box 129 Newark, MD 21841	Ocean Petroleum L.L.C. P. O. Box 129 Newark, MD 21841	personal guaranty of business debt		68,648.44
Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773	Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773	Educational Loan		148,397.00
Susan Gorhan 1904 Whiteford Road Street, MD 21154	Susan Gorhan 1904 Whiteford Road Street, MD 21154	personal guaranty of business debt		65,000.00
Tygris Vendor Finance, Inc. Department 1608 Denver, CO 80291-1608	Tygris Vendor Finance, Inc. Department 1608 Denver, CO 80291-1608	personal guaranty of business lease		113,611.24
US Department of Education P. O. Box 5609 Greenville, TX 75403	US Department of Education P. O. Box 5609 Greenville, TX 75403	Educational Loan		43,417.00
Vadim Fishkin 3400 Old Court Road Pikesville, MD 21208	Vadim Fishkin 3400 Old Court Road Pikesville, MD 21208	unsecured loan		50,000.00
Vadim Fishkin 3400 Old Court Road Pikesville, MD 21208	Vadim Fishkin 3400 Old Court Road Pikesville, MD 21208	confessed judgment entered 5/6/10	Disputed	143,865.00

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

In re **Charles W. Irwin, Jr.**
Judith G. Irwin

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Charles W. Irwin, Jr.** and **Judith G. Irwin**, 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 **July 16, 2010**Signature **/s/ Charles W. Irwin, Jr.**
Charles W. Irwin, Jr.
DebtorDate **July 16, 2010**Signature **/s/ Judith G. Irwin**
Judith G. Irwin
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.

**United States Bankruptcy Court
District of Maryland**

In re Charles W. Irwin, Jr.
Judith G. Irwin
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: July 16, 2010

/s/ Charles W. Irwin, Jr.
Charles W. Irwin, Jr.
Signature of Debtor

Date: July 16, 2010

/s/ Judith G. Irwin
Judith G. Irwin
Signature of Debtor

Advanta Bank Corp
Po Box 844
Spring House, PA 19477

Advanta Bank Corp
P. O. Box 844
Spring House, PA 19477

Alan M. Garten, Esquire
36 South Charles Street, Suite 2300
Baltimore, MD 21201

Alyce Rose Diener Logan
5752 Oakland Road
Hagerstown, MD 21748

American Express
P. O. Box 297871
Fort Lauderdale, FL 33329

Art Scher
95 Church Street
Los Gatos, CA 95030

Bank of America
201 North Tryon Street
Charlotte, NC 28202

Bank of America
P. O. Box 17054
Wilmington, DE 19850

Bank of America
P. O. Box 1598
Norfolk, VA 23501

Barclays Bank Delaware
125 S West Street
Wilmington, DE 19801

Barry Zimmerman
6856 Antinori Lane
Boynton Beach, FL 33437

Capital One
P. O. Box 85520
Richmond, VA 23285

Charles W. Irwin, III
11617 Hunters Run Drive
Cockeysville, MD 21030

Chase
P. O. Box 901039
Fort Worth, TX 76101

Chase
P. O. Box 15298
Wilmington, DE 19850

Christopher Morganti
13 Washington Street
Timonium, MD 21093

Chrysler Financial
5225 Crooks Rd Ste 140
Troy, MI 48098

Citi
P. O. Box 6241
Sioux Falls, SD 57117

City of Baltimore
200 North Holliday Street
Baltimore, MD 21202

Discover Financial Services LLC
P. O. Box 15316
Wilmington, DE 19850

Equity Trust Company
95 Church Street
Los Gatos, CA 95030

Federal Loan Servicing
1200 North 7th Street
Harrisburg, PA 17102

FIA Card Services, NA
P. O. Box 17054
Wilmington, DE 19850

First USA, NA
P. O. Box 15298
Wilmington, DE 19850

Gordon, Feinblatt, Rothman,
Hoffberger & Hollander, LLC
233 East Redwood Street
Baltimore, MD 21202

H.A.D., Inc.
801 West Patapsco Avenue
Baltimore, MD 21230

Harford Bank
8 West Bel Air Avenue
Aberdeen, MD 21001

Home Depot Credit Services
P. O. Box 6029
The Lakes, NV 88901-6029

Howard A. Diener
801 West Patapsco Avenue
Baltimore, MD 21230

James Ryan
501 Winter Span Court
Bel Air, MD 21015

Kimberly Irwin
11617 Hunters Run Drive
Cockeysville, MD 21030

Kohls/Chase
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Manifest Funding Services
P. O. Box 790448
Saint Louis, MO 63179-0448

Mark Einstein
7700 Old Georgetown Road
Bethesda, MD 20814

Ocean Petroleum L.L.C.
P. O. Box 129
Newark, MD 21841

Sallie Mae
P. O. Box 9500
Wilkes Barre, PA 18773

Sears/Citi Bank South Dakota
P. O. Box 6189
Sioux Falls, SD 57117

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

Susan Gorhan
1904 Whiteford Road
Street, MD 21154

Target National Bank
P. O. Box 673
Minneapolis, MN 55440

Tygris Vendor Finance, Inc.
Department 1608
Denver, CO 80291-1608

Universal Citi
P. O. Box 6241
Sioux Falls, SD 57117

US Bank National Association ND
4325 17th Avenue South
Fargo, ND 58125

US Department of Education
P. O. Box 5609
Greenville, TX 75403

Vadim Fishkin
3400 Old Court Road
Pikesville, MD 21208

Wells Fargo Home Mortgage
8480 Stagecoach Circle
Frederick, MD 21701