

B1 (Official Form 1)(4/10)

**United States Bankruptcy Court
District of Maryland**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Pouliot, Robert David	Name of Joint Debtor (Spouse) (Last, First, Middle): Pouliot, Michele Francis
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): FKA Michele Francis Wilder
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0408	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7739
Street Address of Debtor (No. and Street, City, and State): 244 Eareckson Lane Stevensville, MD	Street Address of Joint Debtor (No. and Street, City, and State): 244 Eareckson Lane Stevensville, MD
ZIP Code 21666	ZIP Code 21666
County of Residence or of the Principal Place of Business: Queen Annes	County of Residence or of the Principal Place of Business: Queen Annes
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (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 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 checked="" 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 type="checkbox"/> Debts are primarily business debts.
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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).
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Statistical/Administrative Information

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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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	OVER 100,000

Estimated Assets

<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"/>	<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	More than \$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"/>	<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	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Pouliot, Robert David Pouliot, Michele Francis	
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: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit 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.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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 /s/ Tate M. Russack August 11, 2010	
		Signature of Attorney for Debtor(s) (Date)	
		Tate M. Russack 26394	
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 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):
Pouliot, Robert David
Pouliot, Michele Francis

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/ Robert David Pouliot
 Signature of Debtor **Robert David Pouliot**

X /s/ Michele Francis Pouliot
 Signature of Joint Debtor **Michele Francis Pouliot**

 Telephone Number (If not represented by attorney)

August 11, 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/ Tate M. Russack
 Signature of Attorney for Debtor(s)

Tate M. Russack 26394
 Printed Name of Attorney for Debtor(s)

Russack Associates LLC
 Firm Name

100 Severn Ave. Suite 101
Annapolis, MD 21403

 Address

Email: tate@russacklaw.com

410-505-4150 Fax: 410-510-1390
 Telephone Number

August 11, 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 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:

 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

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

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

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

**United States Bankruptcy Court
District of Maryland**

In re Robert David Pouliot
Michele Francis Pouliot

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)

**United States Bankruptcy Court
District of Maryland**

In re **Robert David Pouliot
Michele Francis Pouliot**

Debtor(s)

Case No. _____

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

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

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

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

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/ Michele Francis Pouliot
Michele Francis Pouliot

Date: August 11, 2010

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Maryland

In re **Robert David Pouliot**
Michele Francis Pouliot

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>
American Express PO Box 1270 Newark, NJ 07101-1270	American Express PO Box 1270 Newark, NJ 07101-1270	Charge Card American Express Card		12,996.00
Bank of America BAC Home Loans Servicing, LP PO Box 15222 Wilmington, DE 19886-5222	Bank of America BAC Home Loans Servicing, LP PO Box 15222 Wilmington, DE 19886-5222	Home Mortgage 1st Primary home 1st mortgage 244 Eareckson Lane, Stevensville MD 21666		1,634,835.00 (0.00 secured)
Bank of America Bank of America, N.A. PO Box 26078 Greensboro, NC 27420	Bank of America Bank of America, N.A. PO Box 26078 Greensboro, NC 27420	Home Equity Loan HELOC for primary residence at 244 Eareckson Lane, Stevensville, MD 21666		150,192.00 (0.00 secured)
Bank of America Bank of America Home Loans Customer Service PO Box 5170 Simi Valley, CA 93062-5170	Bank of America Bank of America Home Loans Customer Service Simi Valley, CA 93062-5170	Home Mortgage 1st 1st Mortgage on second home at 45 New Jersey Ave., Pennsville, NJ 08070		127,334.00 (0.00 secured)
Bank of America Bank of America, N.A. PO Box 26078 Greensboro, NC 27420	Bank of America Bank of America, N.A. PO Box 26078 Greensboro, NC 27420	Home Equity Loan HELOC for second home at 45 New Jersey Avenue, Pennsville, NJ 08070		33,058.00 (0.00 secured)
Citi PO Box 183041 Columbus, OH 43218-3041	Citi PO Box 183041 Columbus, OH 43218-3041	Store Card Retail for Haverty's Furniture account		12,781.00
Citi PO Box 183041 Columbus, OH 43218	Citi PO Box 183041 Columbus, OH 43218			3,000.00

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

In re **Robert David Pouliot**
Michele Francis Pouliot

Case No. _____

Debtor(s)

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

(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>
Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Income Tax 2008 unpaid portion of taxes		5,000.00
Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Income Tax 2009 unpaid portion of taxes		2,238.00
Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Comptroller of Maryland Revenue Administration Division Amended Return Unit Annapolis, MD 21411-0001	Income Tax 2007 unpaid portion of taxes		6,000.00
Fidelity Investments Institutional Operations Company, Inc. 82 Devonshire Street Boston, MA 02109	Fidelity Investments Institutional Operations Company, Inc. Boston, MA 02109	Personal Loan Loan/s against 401K account.		25,625.00
Home Depot Credit Services Processing Center Des Moines, IA 50364-0500	Home Depot Credit Services Processing Center Des Moines, IA 50364-0500	Store Card Home Depot store card		1,970.00
Internal Revenue Service Department of Treasury Andover, MA 05501-0040	Internal Revenue Service Department of Treasury Andover, MA 05501-0040	Income Tax 2008 unpaid portion of taxes		18,108.00
Internal Revenue Service Taxpayer Advocate Services PO Box 1553 Baltimore, MD 21203	Internal Revenue Service Taxpayer Advocate Services PO Box 1553 Baltimore, MD 21203	Income Tax 2007 unpaid portion of taxes		20,000.00
Internal Revenue Service Department of Treasury Kansas City, MO 64999-0002	Internal Revenue Service Department of Treasury Kansas City, MO 64999-0002	Income Tax 2009 unpaid portion of taxes		46,871.00
Lexus Financial Services Lexus Financial Services PO Box 5855 Carol Stream, IL 60197-5855	Lexus Financial Services Lexus Financial Services PO Box 5855 Carol Stream, IL 60197-5855	Car Loan Auto Loan for Lexus GX470. 145,000 miles		21,821.00 (0.00 secured)
Pentagon Federal Credit Union PO Box 456 Alexandria, VA 22313-0456	Pentagon Federal Credit Union PO Box 456 Alexandria, VA 22313-0456	Credit Card Visa card		36,755.00

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

In re **Robert David Pouliot**
Michele Francis Pouliot

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>
Pentagon Federal Credit Union Pentagon Federal Credit Union PO Box 255483 Sacramento, CA 05865	Pentagon Federal Credit Union Pentagon Federal Credit Union PO Box 255483 Sacramento, CA 05865	Car Loan Auto loan for 2007 Nissan Altima SE. 125,000 miles		14,200.00 (0.00 secured)
Sallie Mae Sallie Mae, Inc. PO Box 9500 Wilkes Barre, PA 18773	Sallie Mae Sallie Mae, Inc. PO Box 9500 Wilkes Barre, PA 18773	Student Loan Student Loan		1,866.00
USAA Credit Card Payments 10750 McDermott Fwy San Antonio, TX 78288-0570	USAA Credit Card Payments 10750 McDermott Fwy San Antonio, TX 78288-0570	Credit Card Master Card		19,334.00

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

We, **Robert David Pouliot** and **Michele Francis Pouliot**, 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 August 11, 2010Signature /s/ Robert David Pouliot
Robert David Pouliot
DebtorDate August 11, 2010Signature /s/ Michele Francis Pouliot
Michele Francis Pouliot
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 **Robert David Pouliot
Michele Francis Pouliot**

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: **August 11, 2010**

/s/ Robert David Pouliot

Robert David Pouliot

Signature of Debtor

Date: **August 11, 2010**

/s/ Michele Francis Pouliot

Michele Francis Pouliot

Signature of Debtor

American Express
PO Box 1270
Newark, NJ 07101-1270

Bank of America
BAC Home Loans Servicing, LP
PO Box 15222
Wilmington, DE 19886-5222

Bank of America
Bank of America, N.A.
PO Box 26078
Greensboro, NC 27420

Bank of America
Bank of America Home Loans
Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Citi
PO Box 183041
Columbus, OH 43218-3041

Citi
PO Box 183041
Columbus, OH 43218

Comptroller of Maryland
Revenue Administration Division
Amended Return Unit
Annapolis, MD 21411-0001

Fidelity
Fidelity Investments Institutional
Operations Company, Inc.
82 Devonshire Street
Boston, MA 02109

Home Depot Credit Services
Processing Center
Des Moines, IA 50364-0500

Internal Revenue Service
Department of Treasury
Andover, MA 05501-0040

Internal Revenue Service
Department of Treasury
Kansas City, MO 64999-0002

Internal Revenue Service
Taxpayer Advocate Services
PO Box 1553
Baltimore, MD 21203

Lexus Financial Services
Lexus Financial Services
PO Box 5855
Carol Stream, IL 60197-5855

Mercy Hospital
PO Box 630829
Cincinnati, OH 45263-0829

Pentagon Federal Credit Union
Pentagon Federal Credit Union
PO Box 255483
Sacramento, CA 05865

Pentagon Federal Credit Union
PO Box 456
Alexandria, VA 22313-0456

Sallie Mae
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