

# United States Bankruptcy Court

District of New Jersey  
Newark Division

**VOLUNTARY PETITION**

<b>Name of Debtor - (If individual, enter Last, First, Middle):</b> <b>D &amp; F Services, Inc.</b>	<b>Name of Joint Debtor (Spouse) (Last, First, Middle):</b>  <b>None</b>				
<b>All Other Names used by the Debtor in the last 8 years</b> <small>(include married, maiden, and trade names):</small>  <b>None</b>	<b>All Other Names used by the Joint Debtor in the last 8 years</b> <small>(include married, maiden, and trade names):</small>				
<b>Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.</b> <small>(if more than one, state all):</small>  223830971	<b>Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.</b> <small>(if more than one, state all):</small>				
<b>Street Address of Debtor (No. &amp; Street, City, and State):</b> 9 Mt. Bethel Road Port Murray, NJ <table border="1" style="float: right; margin-left: 20px;"> <tr> <td style="font-size: small;">Zip Code</td> <td>07865</td> </tr> </table>	Zip Code	07865	<b>Street Address of Joint Debtor (No. &amp; Street, City, and State):</b>  <table border="1" style="float: right; margin-left: 20px;"> <tr> <td style="font-size: small;">Zip Code</td> <td></td> </tr> </table>	Zip Code	
Zip Code	07865				
Zip Code					
<b>County of Residence or of the Principal Place of Business:</b> Warren	<b>County of Residence or of the Principal Place of Business:</b>				
<b>Mailing Address of Debtor (if different from street address):</b> PO Box 422 Wharton, NJ <table border="1" style="float: right; margin-left: 20px;"> <tr> <td style="font-size: small;">Zip Code</td> <td>07885</td> </tr> </table>	Zip Code	07885	<b>Mailing Address of Joint Debtor (if different from street address):</b>  <table border="1" style="float: right; margin-left: 20px;"> <tr> <td style="font-size: small;">Zip Code</td> <td></td> </tr> </table>	Zip Code	
Zip Code	07885				
Zip Code					
<b>Location of Principal Assets of Business Debtor:</b> <small>(if different from address listed above)</small>  <table border="1" style="float: right; margin-left: 20px;"> <tr> <td style="font-size: small;">Zip Code</td> <td></td> </tr> </table>	Zip Code				
Zip Code					

<b>Type of Debtor (Form of Organization)</b> <small>(Check one box)</small> <input type="checkbox"/> Individual (includes joint debtors) <input checked="" 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 provide the information requested below.)  State type of entity: _____	<b>Nature of Business</b> <small>(Check all applicable boxes)</small> <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"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
<b>Filing Fee (Check one box)</b> <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		<b>Nature of Debts (Check one box)</b> <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business  <b>Chapter 11 Debtors</b> <b>Check one box:</b> <input checked="" type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business under 11 U.S.C. § 101(51D).  <b>Check if:</b> <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

<b>Statistical/Administrative Information (Estimates only)</b>										
<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.										
<b>Estimated Number of Creditors</b>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001 -	25,001-50,000	50,001-100,000	Over 100,000
	<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"/>
<b>Estimated Assets</b>	\$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 million to \$500 million	\$500 million to \$1 million	More than \$1 million
	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Estimated Debts</b>	\$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 million to \$500 million	\$500 million to \$1 million	More than \$1 million
	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE FOR COURT USE ONLY

<b>Voluntary Petition</b> (This page must be completed and filed in every case).		<b>Name of Debtor(s):</b> D & F Services, Inc.	
<b>Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheets)</b>			
<b>Location Where Filed:</b>	None	<b>Case Number</b>	<b>Date Filed</b>
<b>Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)</b>			
<b>Name of Debtor</b>	None	<b>Case Number</b>	<b>Date Filed</b>
<b>District</b>		<b>Relationship</b>	<b>Judge</b>
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p>(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.</p> <p>I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;"> <input checked="" type="checkbox"/> _____            Signature of Attorney for Debtor(s) <span style="float: right;">Date</span> </p>	
<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>		<p style="text-align: center;"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></p> <p><input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceeding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
<b>Venue (Check any applicable box)</b>			
<p><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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><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.</p>			
<b>Statement by a Debtor Who Resides as a Tenant of a Residential Property</b>			
<i>Check all applicable boxes</i>			
<p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Address of landlord)</p> <p><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</p> <p><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 this petition.</p>			

**Voluntary Petition**

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

**Name of Debtor(s):**

D &amp; F Services, Inc.

**SIGNATURES****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 and 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 § 342(b) of the Bankruptcy Code.

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

X \_\_\_\_\_  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**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 § 1515 of title 11 are attached.

Pursuant to § 1511 of title 11, United States Code, 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/Joan Sirkis Lavery \_\_\_\_\_

Signature of Attorney for Debtor(s)

Joan Sirkis Lavery JL4841

Printed Name of Attorney for Debtor(s)

Sirkis & Lavery \_\_\_\_\_

Firm Name

202 Church Street

P.O. Box 510

Hackettstown, NJ 07840

Address

(908) 852-5511 (908) 852-7423

Telephone Number Fax Number

\_\_\_\_\_  
Date

**Signature of Non-Attorney 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 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 19B 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 \_\_\_\_\_  
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 signed 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.*

**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 /s/Richard E. Dodd \_\_\_\_\_

Signature of Authorized Individual

Richard E. Dodd

Printed Name of Authorized Individual

President

Title of Authorized Individual

\_\_\_\_\_  
Date

**United States Bankruptcy Court**  
**District of New Jersey**  
**Newark Division**

In re: **D & F Services, Inc.**

Case No. \_\_\_\_\_  
(If Known)

Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$150,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$26,438.70	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$19,000.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	6		\$227,344.19	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$64,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$62,753.98
<b>Total Number of Sheets in All Schedules</b> ⇒		20			
<b>Total Assets</b> ⇒			\$150,200.00		
<b>Total Liabilities</b> ⇒				\$272,782.89	

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>None</b>				
Total:				

Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		money in bank account at Picatinny FCU		\$0.00
		money in bank account at Sovereign Bank		\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		JCP&L security deposit		\$100.00
		NJNG security deposit		\$100.00
		rent security deposit		\$3,500.00
4. Household goods and furnishings, including audio, video, and computer equipment.		misc. office furnishing and computers		\$1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E		HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E		HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.		approximately \$100,000 accounts most of which are collectable		\$100,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E		HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles.		2003 Ford E350		\$12,550.00
		2003 Ford E350 Super Duty Ext. Cargo Van -over 80,000 miles		\$11,350.00
		2005 Ford E350 Super Cargo Van		\$16,100.00
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment and supplies used in business.		misc. tools and testing meters		\$5,000.00
30. Inventory.	<b>X</b>			

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E		HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
		Total	⇒	\$150,200.00

0 continuation sheet(s) attached

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under  Check if debtor claims a homestead exemption that exceeds \$125,000.

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

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>None</b>			

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Codebtor." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<b>Account No: *76-6</b> First National Community Bank 102 East Drinker Street Dunmore, PA 18512			<b>Date Incurred:</b> <b>Nature of Lien:</b> E350 Ext Van loan <b>Property:</b> 2003 Ford E350 Super Duty Ext. Cargo Van -over 80,000 miles <b>VALUE: \$11,350.00</b>				\$10,124.72	\$0.00
<b>Account No: *0001</b> Manufacturers & Traders Trust Company PO Box 427 Buffalo, NY 14240			<b>Date Incurred:</b> <b>Nature of Lien:</b> E350 Cargo Van <b>Property:</b> 2003 Ford E350 <b>VALUE: \$12,550.00</b>				\$1,272.20	\$0.00
<b>Account No: *0593</b> PNC Bank PO Box 747066 Pittsburgh, PA 15274-7066			<b>Date Incurred:</b> <b>Nature of Lien:</b> 2005 E350 <b>Property:</b> 2005 Ford E350 Super Cargo Van <b>VALUE: \$16,100.00</b>				\$15,041.78	\$0.00

(Total of this page) Subtotal ⇨ **\$26,438.70**  
 Total ⇨ **\$26,438.70**

Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place and "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

#### TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m) Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No: *7699</b> Anthony Paterno Cleaning 7 Fleetwood Ave Fairfield, NJ 07004			Date Incurred: Consideration for Claim:				\$1,658.00
<b>Account No: *0028</b> Cablevision PO Box 13129 Philadelphia, PA 19101			Date Incurred: Consideration for Claim:				\$120.85
<b>Account No: *0936</b> Carrier Northeast PO Box 33133 Newark, NJ 07188			Date Incurred: Consideration for Claim:				\$6,743.94
<b>Account No: *2284</b> Chas F Connolly Dist 39 River Road PO Box 7189 N Arlington, NJ 07031			Date Incurred: Consideration for Claim:				\$299.00
<b>Account No: *4627</b> Cintas Corp 546 Green Lane Union, NJ 07083			Date Incurred: Consideration for Claim:				\$460.00
<b>Account No:</b> D&B Parts			Date Incurred: Consideration for Claim:				\$670.76
<b>Account No: *6855</b> Daily Record Newspaper PO Box 886 Neptune, NJ 07754			Date Incurred: Consideration for Claim:				\$693.40

(Total of this page) Subtotal ⇨ **\$10,645.95**

Total ⇨ **N/A**

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No:</b> Dolores Dodd 46B Foxhill Drive Dover, NJ 07801			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$5,000.00
<b>Account No: *4766</b> First National Community Bank 102 East Drinker St Dunmore, PA 18512			<b>Date Incurred:</b> <b>Consideration for Claim:</b> truck loan				\$0.00
<b>Account No: *6364</b> General Plumbing Supply PO Box 980 Edison, NJ 08817			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$462.94
<b>Account No: *1777</b> Harleysville Insurance Company 224 Strawbridge Drive, Suite 301 Moorestown, NJ 08057-4602			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$3,860.00
<b>Account No: *0798</b> Ideal Supply CO 445 Communications Ave Jersey City, NJ 07304			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,317.54
<b>Account No: *2129</b> Industrial Controls 1776 Bloomsbury Ave Wanamassa, NJ 07712			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$234.30
<b>Account No: *8144</b> JCP&L P.O. Box 3687 Akron, OH 44309-3687			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$359.97
<b>Account No:</b> JD Automotive & Truck 331 Richards Ave Dover, NJ 07801			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,099.13

(Total of this page) Subtotal ⇨ **\$13,333.88**  
 Total ⇨ **N/A**

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No: 5627</b> Johnstone/Kenil PO Box 239 Kenilworth, NJ 07033			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$5,095.39
<b>Account No:</b> Kosta Taylor, LLC 1711 RT 46 East Parsippany, NJ 07054			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,038.75
<b>Account No:</b> Luce, Schwab & Kase, Inc Box 779 Fairfield, NJ 07007			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,337.94
<b>Account No: *0001</b> Manufacturers & Traders Trust Co PO Box 427 Buffalo, NY 14240			<b>Date Incurred:</b> <b>Consideration for Claim:</b> truck pymt				\$0.00
<b>Account No: *0271</b> McQuay International 13600 Industrial Park Blvd Minneapolis, MN 55441			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,418.72
<b>Account No:</b> Meaney Insurance Services PO Box 6788 Bridgewater, NJ 08807			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$5,706.00
<b>Account No:</b> National Air Balance Co 123 Azalea St PO Box 1311 Paramus, NJ 07652			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$450.00
<b>Account No: *1470</b> NJ Natural Gas Co PO Box 1378 Wall, NJ 07715-0001			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$6.63
(Total of this page) Subtotal ⇨							<b>\$17,053.43</b>
Total ⇨							N/A

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No:</b> Paul E Newel 22 Center St Freehold, NJ 07728			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,040.74
<b>Account No:</b> Picatinny Federal Credit Union 100 Minerals Springs Drive Dover, NJ			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$70,000.00
<b>Account No: *0593</b> PNC Bank PO Box 747066 Pittsburgh, PA 15274			<b>Date Incurred:</b> <b>Consideration for Claim:</b> truck loan				\$0.00
<b>Account No:</b> R.N.E 16 Passaic Ave Unit 1 Fairfield, NJ 07004			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$7,358.82
<b>Account No:</b> Refrigeration & Air Cond PO Box 1028 Trenton, NJ			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$75,772.80
<b>Account No: 1433</b> S. Franklin & Son, Inc 11 Gloria Lane PO Box 989 West Caldwell, NJ 07007			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,763.39
<b>Account No:</b> Sky-Hy Erectors 456 Hollywood Ave Plainfield, NJ 07080			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$641.30
<b>Account No:</b> Stephen G Gladis HVAC 35 Old Highway Whitestation, NJ 08889			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$9,440.00
(Total of this page) Subtotal ⇨							<b>\$168,017.05</b>
Total ⇨							<b>N/A</b>

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No:</b> Technical Air Systems PO Box 104 New Vernon, NJ 07976			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$4,668.72
<b>Account No: *7213</b> Trane PO Box 406469 Atlanta, GA 30384-6469			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$2,081.14
<b>Account No: *8805</b> Tri Dim Filter Corp PO Box 822001 Philadelphia, PA 19182-2001			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,058.43
<b>Account No: *6875</b> Turtle & Hughes 685 Jefferson Road Whippany, NJ 07981			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$936.07
<b>Account No: *0060</b> Universal Electric Motor 123-1315 Newnan Hackensack, NJ 07601			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$720.70
<b>Account No: 1322</b> Universal Supply Group Inc PO Box 1450 Minneapolis, MN 55485-5437			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,027.97
<b>Account No:</b> Verizon P.O. Box 4833 Trenton, NJ 08650-4833			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$334.99
<b>Account No:</b> Verizon Wireless PO Box 489 Newark, NJ 07101-0489			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,072.51

(Total of this page) Subtotal ⇨ **\$11,900.53**  
 Total ⇨ **N/A**

Debtor

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

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No: *2902</b> W.W. Granger Dept 521-852462902 Palatine, IL 60038-0001			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$4,946.56
<b>Account No: 5013</b> Wallwork Group 2 Patton Drive W Caldwell, NJ 07006			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,446.79
<b>Account No: *9-04</b> William W Voorhees Jr c/o Lawrence Frank & Hammond Contracting 60 Washington St, Suite 105 Morristown, NJ 07960			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$0.00

(Total of this page) Subtotal ⇨ \$6,393.35  
 Total ⇨ \$227,344.19

Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
Shurguard of Dover/Rockaway Mt. Pleasant Avenue Dover, NJ 07801	lease of storage unit for \$155.00 per month
William Hammond 25 Papoose Trail Andover, NJ 07821	yearly lease for rental of building for \$1450.00 per month Debtor will reject this contract.

Debtor

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

Debtor

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	Age
	None	

### EMPLOYMENT

DEBTOR	SPOUSE
Occupation Name of Employer     D&F How long employed Address of Employer	None

	DEBTOR	SPOUSE
<b>Income:</b> (Estimate of average monthly income)		
<b>1. Current monthly gross wages, salary, and commissions</b> (prorate if not paid monthly.)	\$64,000.00	
<b>2. Estimated monthly overtime</b>	\$0.00	
<b>3. SUBTOTAL</b>	\$64,000.00	
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$0.00	
b. Insurance	\$0.00	
c. Union dues	\$0.00	
d. Other (Specify) : _____	\$0.00	
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$0.00	
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	\$64,000.00	
<b>7. Regular income from operation of business or profession or farm</b> (attach detailed statement)	\$0.00	
<b>8. Income from real property</b>	\$0.00	
<b>9. Interest and dividends</b>	\$0.00	
<b>10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above</b>	\$0.00	
<b>11. Social security or other government assistance</b> (Specify) _____	\$0.00	
<b>12. Pension or retirement income</b>	\$0.00	
<b>13. Other monthly income</b> (Specify) _____	\$0.00	
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	\$0.00	
<b>15. TOTAL MONTHLY INCOME</b>	\$64,000.00	
<b>16. TOTAL COMBINED MONTHLY INCOME</b>	\$64,000.00	

(Report also on Summary of Schedules)

**17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:**

None

Debtor

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<b>1. Rent or home mortgage payment (include lot rented for mobile home)</b>	\$0.00
a. Are real estate taxes included?    Yes _____ No <u>  X  </u>	
b. Is property insurance included?    Yes _____ No <u>  X  </u>	
<b>2. Utilities:</b>	
a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$0.00
c. Telephone	\$400.00
d. Other : cell phones	\$950.00
<b>3. Home maintenance (repairs and upkeep)</b>	\$0.00
<b>4. Food</b>	\$0.00
<b>5. Clothing</b>	\$0.00
<b>6. Laundry and dry cleaning</b>	\$0.00
<b>7. Medical and dental expenses</b>	\$0.00
<b>8. Transportation (not including car payments)</b>	\$1,920.00
<b>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</b>	\$0.00
<b>10. Charitable contributions</b>	\$0.00
<b>11. Insurance (not deducted from wages or included in home mortgage payments)</b>	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d. Auto	\$0.00
e. Other : blanket coverage	\$3,600.00
<b>12. Taxes (not deducted from wages or included in home mortgage payments)</b>	
Specify : _____	\$0.00
<b>13. Installment payments: (In Chapter 11, 12 and 13 cases, do not list payments to be included in the plan)</b>	
a. Auto	\$532.88
b. Other : blue book advertising	\$280.00
secured line of credit	\$900.00
secured line of credit-PFCU	\$900.00
storage unit	\$155.00
van payment	\$636.10
<b>14. Alimony, maintenance, and support paid to others</b>	\$0.00
<b>15. Payments for support of additional dependents not living at your home</b>	\$0.00
<b>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</b>	\$0.00
<b>17. Other :</b>	
materials-average	\$17,500.00
payroll	\$25,980.00
union benefits payment	\$7,500.00
vehicle repairs	\$1,200.00
<b>18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	\$62,753.98

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

In re: D & F Services, Inc.

Case No.

Chapter 11

Debtor

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

(Continuation Sheet)

**20. STATEMENT OF NET MONTHLY INCOME**

a. Total monthly income from Line 16 of Schedule I	\$64,000.00
b. Total monthly expenses from Line 18 above	<u>\$62,753.98</u>
c. Monthly net income (a. minus b.)	<u>\$1,246.02</u>

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Newark Division

In re:
D & F Services, Inc.
Debtor

Chapter 11
Case Number: \_\_\_\_\_

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

Print or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by 11 USC § 110)

Address Tel . No.

Signature of Bankruptcy Petition Preparer

Date

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 signed 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.

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

I, Richard E. Dodd, President of the corporation, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_

Signature: /s/Richard E. Dodd
Name: Richard E. Dodd
Title: President

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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 New Jersey**  
**Newark Division**

In re: **D & F Services, Inc.**

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

**Statement Of Financial Affairs**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**None**      **1. Income from employment or operation of business**

**[ ]** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Amount</b>	<b>Source (if more than one)</b>	<b>Year</b>	<b>Fiscal Year</b>
\$21,059.00	gross income-negative	2005	
\$50,688.00	gross income-negative	2004	

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None

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year
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None

**3. Payments to creditors**

A. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
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None

B. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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None

**4. Suits and administrative proceedings, executions, garnishments and attachments**

A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
Hammond v. D& F Services et al	collection		
Refrigeration and Air Conditioning	collection for benefits		

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None  
[X]

B. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Person for Whose Benefit Property was Seized</b>	<b>Date of Seizure</b>	<b>Description and Value of Property</b>
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None  
[X]

**5. Repossessions, foreclosures and returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Creditor or Seller</b>	<b>Date of Repossession, Foreclosure Sale, Transfer or Return</b>	<b>Description and Value of Property</b>
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None  
[X]

**6. Assignments and receiverships**

A. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Assignee</b>	<b>Date of Assignment</b>	<b>Terms of Assignment or Settlement</b>
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None  
[X]

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Custodian</b>	<b>Name and Location of Court, Case Title &amp; Number</b>	<b>Date of Order</b>	<b>Description and Value of Property</b>
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None  
[X]

**7. Gifts**

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Person or Organization</b>	<b>Relationship to Debtor, if any</b>	<b>Date of Gift</b>	<b>Description and Value of Gift</b>
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None  
[X]

**8. Losses**

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Description and Value of Property</b>	<b>Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars</b>	<b>Date Of Loss</b>
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None  
[ ]

**9. Payments related to debt counseling or bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

<b>Name and Address of Payee</b>	<b>Date of Payment, Name of Payor if Other Than Debtor</b>	<b>Amount of Money or Description and Value of Property</b>
Joan Sirkis Lavery 202 Church Street P.O. Box 510 Hackettstown, NJ 07840		\$5,500.00

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None  
[X]

**10. Other transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Transferee, Relationship to Debtor</b>	<b>Date</b>	<b>Describe Property Transferred and Value Received</b>
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None  
[X]

**11. Closed financial accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Institution</b>	<b>Type and Number of Account and Amount of Final Balance</b>	<b>Amount and Date of Sale or Closing</b>
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None  
[X]

**12. Safe deposit boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Bank or Other Depository</b>	<b>Name and Addresses of Those With Access to Box or Depository</b>	<b>Description of Contents</b>	<b>Date of Transfer or Surrender, if any</b>
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None  
[X]

**13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Creditor</b>	<b>Date of Setoff</b>	<b>Amount of Setoff</b>
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None  
[ ]

**14. Property held for another person**

List all property owned by another person that the debtor holds or controls.

<b>Name and Address of Owner</b>	<b>Description and Value of Property</b>	<b>Location of Property</b>
Richard Dodd	-most of the furniture at business location \$5,000.00	197 South Main Street Wharton, NJ

None  
[ ]

**15. Prior address of debtor**

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

<b>Address</b>	<b>Name Used</b>	<b>Dates of Occupancy</b>
197 South Main Street Wahrton, NJ 07885	same	until 8/15/06

None  
[X]

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**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**Name**

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None  
[X]

A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

<b>Site Name and Address</b>	<b>Name and Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>
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None  
[X]

B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

<b>Site Name and Address</b>	<b>Name and Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>
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None  
[X]

C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

<b>Name and Address of Governmental Unit</b>	<b>Docket Number</b>	<b>Status or Disposition</b>
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None  
[X]

**18. Nature, location and name of business**

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

<b>Name</b>	<b>Taxpayer I.D. Number</b>	<b>Address</b>	<b>Nature of Business</b>	<b>Beginning and Ending Dates</b>
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None  
[X]

B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

<b>Name</b>	<b>Address</b>
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\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

\_\_\_\_\_  
Signature of Debtor

Date \_\_\_\_\_

\_\_\_\_\_  
Signature of Joint Debtor, (if any)

*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature /s/Richard E. Dodd

Print Name and Title Richard E. Dodd President

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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

\_\_\_\_\_  
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER  
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

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. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Newark Division

In re:
D & F Services, Inc.
Debtor

Chapter 11
Case Number: \_\_\_\_\_

Disclosure of Compensation of Attorney for Debtor

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

Table with 2 columns: Description of services and Amount. Rows include: For legal services, I have agreed to accept... \$5,500.00; Prior to the filing of this statement I have received... \$5,500.00; Balance Due... \$0.00

2. The source of the compensation paid to me was:
[X] Debtor [ ] Other (specify)

3. The source of compensation to be paid to me is:
[X] Debtor [ ] Other (specify)

4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: \_\_\_\_\_

/s/Joan Sirkis Lavery

Signature of Attorney

Joan Sirkis Lavery

Sirkis & Lavery

Anthony Paterno Cleaning  
7 Fleetwood Ave  
Fairfield, NJ 07004

Cablevision  
PO Box 13129  
Philadelphia, PA 19101

Carrier Northeast  
PO Box 33133  
Newark, NJ 07188

Chas F Connolly Dist  
39 River Road  
PO Box 7189  
N Arlington, NJ 07031

Cintas Corp  
546 Green Lane  
Union, NJ 07083

D&B Parts

Daily Record Newspaper  
PO Box 886  
Neptune, NJ 07754

Dolores Dodd  
46B Foxhill Drive  
Dover, NJ 07801

First National Community Bank  
102 East Drinker St  
Dunmore, PA 18512

First National Community Bank  
102 East Drinker Street  
Dunmore, PA 18512

General Plumbing Supply  
PO Box 980  
Edison, NJ 08817

Harleysville Insurance Company  
224 Strawbridge Drive, Suite 301  
Moorestown, NJ 08057-4602

Ideal Supply CO  
445 Communications Ave  
Jersey City, NJ 07304

Industrial Controls  
1776 Bloomsbury Ave  
Wanamassa, NJ 07712

JCP&L  
P.O. Box 3687  
Akron, OH 44309-3687

JD Automotive & Truck  
331 Richards Ave  
Dover, NJ 07801

Johnstone/Kenil  
PO Box 239  
Kenilworth, NJ 07033

Kosta Taylor, LLC  
1711 RT 46 East  
Parsippany, NJ 07054

Luce, Schwab & Kase, Inc  
Box 779  
Fairfield, NJ 07007

Manufacturers & Traders Trust Co  
PO Box 427  
Buffalo, NY 14240

Manufacturers & Traders Trust Company  
PO Box 427  
Buffalo, NY 14240

McQuay International  
13600 Industrial Park Blvd  
Minneapolis, MN 55441

Meaney Insurance Services  
PO Box 6788  
Bridgewater, NJ 08807

National Air Balance Co  
123 Azalea St  
PO Box 1311  
Paramus, NJ 07652

NJ Natural Gas Co  
PO Box 1378  
Wall, NJ 07715-0001

Paul E Newel  
22 Center St  
Freehold, NJ 07728

Picatinny Federal Credit Union  
100 Minerals Springs Drive  
Dover, NJ

PNC Bank  
PO Box 747066  
Pittsburgh, PA 15274

PNC Bank  
PO Box 747066  
Pittsburgh, PA 15274-7066

R.N.E  
16 Passaic Ave  
Unit 1  
Fairfield, NJ 07004

Refrigeration & Air Cond  
PO Box 1028  
Trenton, NJ

S. Franklin & Son, Inc  
11 Gloria Lane  
PO Box 989  
West Caldwell, NJ 07007

Shurguard of Dover/Rockaway  
Mt. Pleasant Avenue  
Dover, NJ 07801

Sky-Hy Erectors  
456 Hollywood Ave  
Plainfield, NJ 07080

State of NJ-Division of Taxation  
CN 245  
Trenton, NJ 08646

Stephen G Gladis HVAC  
35 Old Highway  
Whitestation, NJ 08889

Technical Air Systems  
PO Box 104  
New Vernon, NJ 07976

Trane  
PO Box 406469  
Atlanta, GA 30384-6469

Tri Dim Filter Corp  
PO Box 822001  
Phildelphia, PA 19182-2001

Turtle & Hughes  
685 Jefferson Road  
Whippany, NJ 07981

Universal Electric Motor  
123-1315 Newnan  
Hackensack, NJ 07601

Universal Supply Group Inc  
PO Box 1450  
Minneapolis, MN 55485-5437

Verizon  
P.O. Box 4833  
Trenton, NJ 08650-4833

Verizon Wireless  
PO Box 489  
Newark, NJ 07101-0489

W.W. Granger  
Dept 521-852462902  
Palatine, IL 60038-0001

Wallwork Group  
2 Patton Drive  
W Caldwell, NJ 07006

William Hammond  
25 Papoose Trail  
Andover, NJ 07821

William W Voorhees Jr  
c/o Lawrence Frank & Hammond  
60 Washington St, Suite 105  
Morristown, NJ 07960