

# United States Bankruptcy Court

District of New Jersey  
Newark Division

**VOLUNTARY PETITION**

<b>Name of Debtor - (If individual, enter Last, First, Middle):</b> <b>Garvin, Tami D. Powell</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> (include married, maiden, and trade names):  <b>None</b>	<b>All Other Names used by the Joint Debtor in the last 8 years</b> (include married, maiden, and trade names):
<b>Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.</b> (if more than one, state all): 4301	<b>Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.</b> (if more than one, state all):
<b>Street Address of Debtor (No. &amp; Street, City, and State):</b> 16 Oratam Road Upper Saddle River, NJ	<b>Street Address of Joint Debtor (No. &amp; Street, City, and State):</b>
Zip Code 07458	Zip Code
<b>County of Residence or of the Principal Place of Business:</b> Bergen	<b>County of Residence or of the Principal Place of Business:</b>
<b>Mailing Address of Debtor (if different from street address):</b>	<b>Mailing Address of Joint Debtor (if different from street address):</b>
Zip Code	Zip Code

<b>Location of Principal Assets of Business Debtor:</b> (if different from address listed above)	Zip Code
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<b>Type of Debtor (Form of Organization)</b> (Check one box) <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Individual (includes joint debtors) <i>See Exhibit D on page 2 of this form</i></li> <li><input type="checkbox"/> Corporation (includes LLC and LLP)</li> <li><input type="checkbox"/> Partnership</li> <li><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	<b>Nature of Business</b> (Check one box) <ul style="list-style-type: none"> <li><input type="checkbox"/> Health Care Business</li> <li><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</li> <li><input type="checkbox"/> Railroad</li> <li><input type="checkbox"/> Stockbroker</li> <li><input type="checkbox"/> Commodity Broker</li> <li><input type="checkbox"/> Clearing Bank</li> <li><input type="checkbox"/> Other</li> </ul>	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Chapter 7</li> <li><input type="checkbox"/> Chapter 9</li> <li><input checked="" type="checkbox"/> Chapter 11</li> <li><input type="checkbox"/> Chapter 12</li> <li><input type="checkbox"/> Chapter 13</li> <li><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul>
<b>Tax-Exempt Entity</b> (Check box, if applicable) <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</li> </ul>		<b>Nature of Debts (Check one box)</b> <ul style="list-style-type: none"> <li><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."</li> <li><input type="checkbox"/> Debts are primarily business debts.</li> </ul>
<b>Filing Fee (Check one box)</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Full filing fee attached</li> <li><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.</li> <li><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</li> </ul>		
<b>Chapter 11 Debtors</b> <b>Check one box:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).</li> <li><input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D).</li> </ul> <b>Check if:</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</li> </ul> <b>Check all applicable boxes:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> A plan is being filed with this petition.</li> <li><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).</li> </ul>		

<b>Statistical/Administrative Information (Estimates only)</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li><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.</li> </ul>										
<b>Estimated Number of Creditors</b>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	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> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$0 to \$10,000</li> <li><input type="checkbox"/> \$10,000 to \$100,000</li> <li><input type="checkbox"/> \$100,000 to \$1 million</li> <li><input checked="" type="checkbox"/> \$1 million to \$100 million</li> <li><input type="checkbox"/> More than \$100 million</li> </ul>										
<b>Estimated Liabilities</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> \$0 to \$50,000</li> <li><input type="checkbox"/> \$50,000 to \$100,000</li> <li><input type="checkbox"/> \$100,000 to \$1 million</li> <li><input checked="" type="checkbox"/> \$1 million to \$100 million</li> <li><input type="checkbox"/> More than \$100 million</li> </ul>										

THIS SPACE FOR COURT USE ONLY

<b>Voluntary Petition</b> (This page must be completed and filed in every case).		Name of Debtor(s): Tami D. Powell Garvin	
<b>Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheets)</b>			
Location Where Filed:	*See Attached	Case Number	Date Filed
<b>Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor	None	Case Number	Date Filed
District		Relationship	Judge
<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><input checked="" type="checkbox"/> /s/Santo J. Bonanno, Esq. Signature of Attorney for Debtor(s) _____ Date _____</p>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made part of this petition.			
<input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input 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 type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of a Residential Property</b> <i>Check all applicable boxes</i>			
<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 this petition.			

**Voluntary Petition**

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

**Name of Debtor(s):**

Tami D. Powell Garvin

**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 /s/Tami D. Powell Garvin  
Signature of Debtor

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

\_\_\_\_\_  
Telephone Number (If not represented by attorney)  
May 1, 2008

\_\_\_\_\_  
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/Santo J. Bonanno, Esq.

Signature of Attorney for Debtor(s)

Santo J. Bonanno, Esq.

Printed Name of Attorney for Debtor(s)

Santo J. Bonanno, Esq.

Firm Name

1430 Rt. 23 No.  
Wayne, NJ 07470

Address  
(973) 686-9060 (973) 686-9062  
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 \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**United States Bankruptcy Court**

District of New Jersey

Newark Division

**Attachment Sheet for Voluntary Petition**

Debtor(s) : **Tami D. Powell Garvin**

Case No.

**PRIOR BANKRUPTCY CASE FILED WITHIN LAST 8 YEARS**

Location Where Filed	Case Number	Date Filed
	08-12227	2/7/2008
Newark	07-24763	10/12/07

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

**In re: Tami D. Powell Garvin**

**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 and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$1,498,000.00		
B - Personal Property	Yes	4	\$5,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$1,518,300.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims of Schedule E)	Yes	2		\$13,100.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$213,998.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$13,411.54
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$8,508.00
<b>TOTAL</b>		16	\$1,503,300.00	\$1,745,398.40	

**In re: Tami D. Powell Garvin****Case No.****Chapter 11****Last four digits of Social Security No.: 4301**

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
real estate single family home 16 Oratam Road, Upper Saddle River NJ	tenants by the entirety	J	\$1,498,000.00	\$975,000.00
above item continued				\$248,000.00
Total:			\$1,498,000.00	

**In re: Tami D. Powell Garvin****Case No.****Chapter 11****Last four digits of Social Security No.: 4301**

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 property 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.		cash on hand		\$100.00
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.		checking and savings Bank of America		\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods		\$4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing		\$1,000.00
7. Furs and jewelry.		Jewelry		\$0.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re: Tami D. Powell Garvin

Case No.

Chapter 11

Last four digits of Social Security No.: 4301

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

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
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
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)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			



In re: Tami D. Powell Garvin

Case No.

Chapter 11

Last four digits of Social Security No.: 4301

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

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
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles.	X			
26. Boats, motors, and accessories.	X			

In re: Tami D. Powell Garvin

Case No.

Last four digits of Social Security No.: 4301

Chapter 11

Debtor

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

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
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet no. 3 of 3 continuation sheets attached to Schedule of Personal Property

Total ⇨ \$5,300.00

**In re: Tami D. Powell Garvin**

**Case No.**

**Last four digits of Social Security No.: 4301**

**Chapter 11**

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 \$136,875.

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
cash on hand	11 USC § 522(d)(5)	\$100.00	\$100.00
household goods	11 USC § 522(d)(3)	\$1,000.00	\$4,000.00
clothing	11 USC § 522(d)(3)	\$1,000.00	\$1,000.00
Jewelry	11 USC § 522(d)(4)	\$0.00	\$0.00

In re: **Tami D. Powell Garvin**

Last four digits of Social Security No.: **4301**  
 Debtor

Case No.  
 Chapter **11**

**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 "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. 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 "Code Debtor." 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.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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 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: 4883</b> Chase Auto Finance PO Box 78050 Phoenix, AZ 85062		W	Date Incurred: Nature of Lien:  VALUE: \$0.00				\$20,300.00	\$20,300.00
<b>Account No: 8687</b> First Franklin Loan PO Box 1838 Pittsburg., PA 15230		W	Date Incurred: Nature of Lien: Property: real estate  VALUE: \$1,498,000.00	X			\$975,000.00	\$0.00
<b>Account No: 8688</b> First Franklin Loan PO Box 1838 Pittsburg, PA 15230		I	Date Incurred: Nature of Lien: Property: real estate  VALUE: \$1,498,000.00	X			\$248,000.00	\$0.00
<b>Account No:</b> TD Bank North C/o McCarthy and Schatzman PO Box 2329 Princeton, NJ 08543		W	Date Incurred: Nature of Lien: business loan  VALUE: \$0.00				\$275,000.00	\$275,000.00
(Total of this page) Subtotal ⇨							<b>\$1,518,300.00</b>	<b>\$295,300.00</b>
(Use only on last page) Total ⇨							<b>\$1,518,300.00</b>	<b>\$295,300.00</b>

0 continuation sheet(s) attached

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

**In re: Tami D. Powell Garvin****Case No.****Chapter 11****Last four digits of Social Security No.: 4301**

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 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 claims listed on each sheet in the box labeled "Subtotals" 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 "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

**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 \$4,925\* 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, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Last four digits of Social Security No.: 4301

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes, debts owed to government

**TYPE OF PRIORITY FOR CLAIMS LISTED ON THIS SHEET**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	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	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
<b>Account No:</b> Division of Taxation PO Box 999 Edison, NJ 08818		W	<b>Date Incurred:</b> 2004 income tax  <b>Consideration for Claim:</b> after 4/15/08 more than three years old				\$2,900.00	\$2,900.00	\$0.00
<b>Account No:</b> IRS PO Box 9019 Holtsville, NY 11742		W	<b>Date Incurred:</b> 2003 income tax  <b>Consideration for Claim:</b> more than three years old				\$2,000.00	\$2,000.00	\$0.00
<b>Account No:</b> IRS PO Box 999 Edison, NJ			<b>Date Incurred:</b> 2005  <b>Consideration for Claim:</b>				\$5,100.00	\$5,100.00	\$0.00
<b>Account No:</b> IRS PO Box 999 Edison, NJ			<b>Date Incurred:</b> 2006  <b>Consideration for Claim:</b>				\$3,100.00	\$3,100.00	\$0.00
Subtotals ⇨ (Totals of this page)							<b>\$13,100.00</b>	<b>\$13,100.00</b>	<b>\$0.00</b>
Total ⇨ (Use only on the last page of the completed Schedule E. Report also on the Summary of Schedules.)							<b>\$13,100.00</b>		
Totals ⇨ (Use only on the last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								<b>\$13,100.00</b>	<b>\$0.00</b>

In re: **Tami D. Powell Garvin**

Case No.

Chapter **11**

Last four digits of Social Security No.: **4301**

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 "Hus., Wife, Joint, or Comm."

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 and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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:</b> American Express P.O. Box 17005 Station M Los Angeles, CA 91010-1354		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$3,000.00
<b>Account No: 1278</b> Bank of America PO box 1758 Newark, NJ 07101		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$11,514.00
<b>Account No:</b> Bank of America ecase settlement PO Box 35480 Newark, NJ 07193			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$24,559.40
<b>Account No:</b> Bank of America c/o Becket and Lee LLP PO Box 3001 Malvern, PA			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$0.00
<b>Account No: 8183</b> DeZerga landscaping Inc. c/o James Mayer PO Box 35 Westwood, NJ 07675		J	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,875.00
<b>Account No:</b> Dr. Sickler DDS Cedar Lane Teaneck, NJ			<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$1,200.00

(Total of this page) Subtotal ⇨ **\$42,148.40**  
 Total ⇨ **N/A**

1 continuation sheet(s) attached

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

Last four digits of Social Security No.: 4301

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> Fort lee Federal Savings Bank 817 Abbatt Blvd Fort lee, NJ 07024		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b> repossed car				\$45,000.00
<b>Account No: 8260</b> LHR Inc. First Equity card 56 main Street Hamburg,, NY		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$14,200.00
<b>Account No: 7247</b> RMS 77Hartland St. Suite 401 East Hartford, CT 06128		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$350.00
<b>Account No: 9894</b> Roquemore and Roquemore 329 Oaks Trail Suite 212 Garland, TX 75374		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$89,000.00
<b>Account No: 3177</b> Wachovia Bank c/o Helfand and Helfand PO Box 128 Mt. Freedom, NJ 07970		W	<b>Date Incurred:</b> <b>Consideration for Claim:</b>				\$23,300.00

(Total of this page) Subtotal ⇨	<b>\$171,850.00</b>
Total ⇨	<b>\$213,998.40</b>



**In re: Tami D. Powell Garvin**

**Case No.**

**Chapter 11**

**Last four digits of Social Security No.: 4301**

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

**In re: Tami D. Powell Garvin**

**Case No.**

**Chapter 11**

**Last four digits of Social Security No.: 4301**

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
Johnny Ray Gavin 16 Oratam Road Upper Saddle River, NJ	

In re: **Tami D. Powell Garvin**

Case No.

Last four digits of Social Security No.: **4301**

Chapter **11**

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 every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S)	AGE(S)
Married	son	14
	son	10
	husband	
	son	21

Employment	DEBTOR	SPOUSE
<b>Occupation</b>		<b>Occupation</b>
<b>Name of Employer</b>	Kelly Services	<b>Name of Employer</b> employer
<b>How long employed</b>	3 months	<b>How long employed</b>
<b>Address of Employer</b>	50 Tice Blvd 1st Floor Woodcliff Lake, NJ 07675	<b>Address of Employer</b>

Income: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
<b>1. Monthly gross wages, salary, and commissions</b> (prorate if not paid monthly.)	\$2,825.33	\$14,000.00
<b>2. Estimated monthly overtime</b>	\$0.00	\$0.00
<b>3. SUBTOTAL</b>	\$2,825.33	\$14,000.00
<b>4. LESS PAYROLL DEDUCTIONS</b>		
<b>a. Payroll taxes and social security</b>	\$413.79	\$3,000.00
<b>b. Insurance</b>	\$0.00	\$0.00
<b>c. Union dues</b>	\$0.00	\$0.00
<b>d. Other (Specify) :</b> _____	\$0.00	\$0.00
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$413.79	\$3,000.00
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	\$2,411.54	\$11,000.00
<b>7. Regular income from operation of business or profession or farm</b> (Attach detailed statement)	\$0.00	\$0.00
<b>8. Income from real property</b>	\$0.00	\$0.00
<b>9. Interest and dividends</b>	\$0.00	\$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	\$0.00
<b>11. Social security or government assistance</b> (Specify) _____	\$0.00	\$0.00
<b>12. Pension or retirement income</b>	\$0.00	\$0.00

**In re: Tami D. Powell Garvin**

**Case No.**

**Chapter 11**

**Last four digits of Social Security No.: 4301**

Debtor

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

(Continuation Sheet)

13. Other monthly income

(Specify) \_\_\_\_\_

\$0.00

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$0.00

\$0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$2,411.54

\$11,000.00

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if Debtor is not married, repeat total reported on line 15)

\$13,411.54

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

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

None

In re: **Tami D. Powell Garvin**

Case No.

Chapter **11**

Last four digits of Social Security No.: **4301**

Debtor

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made 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."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$6,200.00
a. Are real estate taxes included?      Yes _____ No <u>  X  </u>	
b. Is property insurance included?      Yes _____ No <u>  X  </u>	
2. Utilities: a. Electricity and heating fuel	\$863.00
b. Water and sewer	\$0.00
c. Telephone	\$200.00
d. Other : cable	\$130.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$615.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d. Auto	\$150.00
e. Other _____	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify : _____	\$0.00
13. Installment payments: (In Chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$0.00
b. Other _____	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17. Other :                   miscellaneous	\$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$8,508.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
None	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule	\$13,411.54
b. Average monthly expenses from Line 18 above	\$8,508.00
c. Monthly net income (a. minus b.)	\$4,903.54

**UNITED STATES BANKRUPTCY COURT**

**District of New Jersey**

**Newark Division**

In re:  
Tami D. Powell Garvin  
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 18 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_ Signature: /s/Tami D. Powell Garvin  
Tami D. Powell Garvin

**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, \_\_\_\_\_, \_\_\_\_\_ of the \_\_\_\_\_, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

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

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

Name: \_\_\_\_\_

Title: \_\_\_\_\_

*[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: **Tami D. Powell Garvin**

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. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child.". See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

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 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 or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"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 or 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.

**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, including part-time activities either as an employee or in independent trade or 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>
J	\$76,000.00		2005	

None

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

[X]

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
--------	---------------------------	------

**3. Payments to creditors**

*Complete A. or B., as appropriate, and C.*

None

[X]

*A. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (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

[X]

*B. Debtors whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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.)

Name and Address of Creditor	Dates of Payments / Transfers	Amount Paid or Value of Transfers	Amount Still Owing
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None

[X]

*C. All debtors:* 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.)

<b>Caption of Suit and Case Number</b>	<b>Nature of Proceeding</b>	<b>Court or Agency and Location</b>	<b>Status or Disposition</b>
DeZerga Landscaping Inc. v. Garvin	collection	Bergen County Special Civil part 10 main Street Hackensack, NJ	complaint served
Fort Lee Savings Bank BER L 004629-07	collection	Bergen County Courthouse 10 Main Street Hackensack, NJ	complaint served
Wachovia v. Powell-Gavin BER L 03094	collection	Bergen County Courthouse Main Street Hackensack, NJ	judgment
TDBankNorth v. Powell - Gavin F 9839-07	collection	Bergen County Main Street Hackensack, NJ	judgment

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  
[ ]

**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>
Roquemore and Roquemore 329 Oaks Trial Suite 212 Garland, TX	repossession	2004 Lexus GS470/2004 Audi A8L \$89,000.00
Wachovia Bank c/o Helfand and Helfand PO Box 128 Mt. Freedom, NJ 07970	August 2007	Essex RV \$250,000.00

None  
[X]

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**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.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Santo J. Bonanno 1430 Route 23 North Wayne, NJ	Jly 2007	\$3,300.00

None

[X]

**10. Other transfers**

A. 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 **two years** 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.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
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None

[X]

B. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property
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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.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
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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.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
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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.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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None

[X]

**14. Property held for another person**

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

Name and Address of Owner	Description and Value of Property	Location of Property
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None

[X]

**15. Prior address of debtor**

If the debtor has moved within **three 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.

Address	Name Used	Dates of Occupancy
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None

[X]

**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 **eight years** 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

**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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within **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 **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 **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 **six years** immediately preceding the commencement of this case.

<b>Name</b>	<b>Last Four Digits of Soc. Sec. No./ Complete EIN or Other Taxpayer I.D. No.</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 \_\_\_\_\_ /s/Tami D. Powell Garvin  
Signature of Debtor  
Tami D. Powell Garvin

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 \_\_\_\_\_  
Print Name and Title \_\_\_\_\_

[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.*

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.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer Social Security Number  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Address

\_\_\_\_\_  
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. 18 U.S.C. § 156.

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

**In re: Tami D. Powell Garvin**

**Case No.**

**Chapter 11**

**Last four digits of Social Security No.: 4301**

Debtor

**INDIVIDUAL DEBTOR'S STATEMENT OF INTENTIONS**

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to the property of the estate which secures those consumer debts:

<b>Property Securing Debt</b>					
Description of Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
<b>None</b>					

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

Signed:           /s/Tami D. Powell Garvin            
Tami D. Powell Garvin



Santo J. Bonanno, Esq.  
Santo J. Bonanno, Esq  
1430 Rt. 23 No.  
Wayne, NJ 07470  
Tel: (973) 686-9060  
Fax: (973) 686-9062  
**Attorney for Petitioner**

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**  
**Newark Division**

In re:  
Tami D. Powell Garvin  
Debtor

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

**VERIFICATION OF CREDITOR MAILING MATRIX**

The above named debtor or debtor's attorney if applicable, does hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 pages including this declaration, is complete, correct and consistent with the debtor's schedules pursuant to the local bankruptcy rules and I assume all responsibility for errors and omissions.

Dated: Thursday, May 01, 2008

/s/Tami D. Powell Garvin

Tami D. Powell Garvin  
Debtor

/s/Santo J. Bonanno, Esq.

Santo J. Bonanno, Esq.  
Attorney for Petitioner

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Newark Division

In re:
Tami D. Powell Garvin
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... \$5,000.00; Prior to the filing of this statement I have received... \$2,000.00; Balance Due... \$3,000.00.

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;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters.
e. Other:

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

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/Santo J. Bonanno, Esq.
Signature of Attorney
Santo J. Bonanno, Esq.
Santo J. Bonanno, Esq

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

**In re: Tami D. Powell Garvin**

**Case No.**

**Chapter 11**

**Last four digits of Social Security No.: 4301**

Debtor

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$13,100.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$13,100.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$13,411.54
Average Expenses (from Schedule J, Line 18)	\$8,508.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$14,000.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$295,300.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$13,100.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$0.00
4. Total from Schedule F	\$213,998.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$509,298.40

UNITED STATES BANKRUPTCY COURT  
District of New Jersey  
Newark Division

In re : Tami D. Powell Garvin  
(Debtor)

Case Number: \_\_\_\_\_  
(if known)

**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 15 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 five 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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements**

**may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

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.**

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

Signature: /s/Tami D. Powell Garvin

Tami D. Powell Garvin

**UNITED STATES BANKRUPTCY COURT**

**District of New Jersey**

**Newark Division**

In re:  
Tami D. Powell Garvin  
Debtor

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

**List of Creditors**

American Express  
P.O. Box 17005 Station M  
Los Angeles, CA 91010-1354

Bank of America  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA

Bank of America  
ecase settlement  
PO Box 35480  
Newark, NJ 07193

Bank of America  
PO box 1758  
Newark, NJ 07101

Chase Auto Finance  
PO Box 78050  
Phoenix, AZ 85062

DeZerga landscaping Inc.  
c/o James Mayer  
PO Box 35  
Westwood, NJ 07675

Division of Taxation  
PO Box 999  
Edison, NJ 08818

Dr. Sickler DDS  
Cedar Lane  
Teaneck, NJ

First Franklin Loan  
PO Box 1838  
Pittsburg,, PA 15230

First Franklin Loan  
PO Box 1838  
Pittsburg, PA 15230

Fort lee Federal Savings Bank  
817 Abbatt Blvd  
Fort lee, NJ 07024

IRS  
PO Box 9019  
Holtsville, NY 11742

IRS  
PO Box 999  
Edison, NJ

IRS  
PO Box 999  
Edison, NJ

LHR Inc.  
First Equity card  
56 main Street  
Hamburg,, NY

RMS  
77Hartland St. Suite 401  
East Hartford, CT 06128

Roquemore and Roquemore  
329 Oaks Trail Suite 212  
Garland, TX 75374

TD Bank North  
C/o McCarthy and Schatzman  
PO Box 2329  
Princeton, NJ 08543

Wachovia Bank  
c/o Helfand and Helfand  
PO Box 128  
Mt. Freedom, NJ 07970

Date: Thursday, May 01, 2008

/s/Santo J. Bonanno, Esq.

Santo J. Bonanno, Esq.  
Attorney for Debtor  
Santo J. Bonanno, Esq  
1430 Rt. 23 No.  
Wayne, NJ 07470

**United States Bankruptcy Court**

District of New Jersey

Newark Division

**In re: Tami D. Powell Garvin**

**Case Number:**

**Case Chapter:**

**11**

Debtor

**List of Equity Security Holders**

Registered Name of Holder of Security	Number of Shares	Class of Shares
<b>Equity Holders</b>		
<b>Shareholders</b>		

**Verification**

I, \_\_\_\_\_, the \_\_\_\_\_ of Tami D. Powell Garvin, the debtor, declare under penalty of perjury that I am informed, that I have read the above list of equity security holders, and that the list is complete, true, and correct.

Dated: \_\_\_\_\_

Tami D. Powell Garvin

Santo J. Bonanno, Esq.  
Santo J. Bonanno, Esq  
1430 Rt. 23 No.  
Wayne, NJ 07470  
Tel: (973) 686-9060  
Fax: (973) 686-9062  
**Attorney for Petitioner**

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**  
**Newark Division**

**Numbered List of Creditors**

**In re:** Tami D. Powell Garvin  
Debtor  
16 Oratam Road  
Upper Saddle River, NJ 07458

**Case No.:** \_\_\_\_\_  
**Chapter: 11**

No.	Creditor Name and Mailing Address	Category of Claim	Amount of Claim
1	American Express P.O. Box 17005 Station M Los Angeles, CA 91010-1354	Unsecured NonPriority	\$3,000.00
2	Bank of America c/o Becket and Lee LLP PO Box 3001 Malvern, PA	Unsecured NonPriority	
3	Bank of America ecase settlement PO Box 35480 Newark, NJ 07193	Unsecured NonPriority	\$24,559.40
4	Bank of America PO box 1758 Newark, NJ 07101	Unsecured NonPriority	\$11,514.00
5	Chase Auto Finance PO Box 78050 Phoenix, AZ 85062	Secured	\$20,300.00
6	DeZerga landscaping Inc. c/o James Mayer PO Box 35 Westwood, NJ 07675	Unsecured NonPriority	\$1,875.00
7	Division of Taxation PO Box 999 Edison, NJ 08818	Unsecured Priority	\$2,900.00



8	Dr. Sickler DDS Cedar Lane Teaneck, NJ	Unsecured NonPriority	\$1,200.00
9	First Franklin Loan PO Box 1838 Pittsburg, PA 15230	Secured	\$248,000.00
10	First Franklin Loan PO Box 1838 Pittsburg., PA 15230	Secured	\$975,000.00
11	Fort lee Federal Savings Bank 817 Abbatt Blvd Fort lee, NJ 07024	Unsecured NonPriority	\$45,000.00
12	IRS PO Box 999 Edison, NJ	Unsecured Priority	\$3,100.00
13	IRS PO Box 999 Edison, NJ	Unsecured Priority	\$5,100.00
14	IRS PO Box 9019 Holtsville, NY 11742	Unsecured Priority	\$2,000.00
15	LHR Inc. First Equity card 56 main Street Hamburg,, NY	Unsecured NonPriority	\$14,200.00
16	RMS 77Hartland St. Suite 401 East Hartford, CT 06128	Unsecured NonPriority	\$350.00
17	Roquemore and Roquemore 329 Oaks Trail Suite 212 Garland, TX 75374	Unsecured NonPriority	\$89,000.00
18	TD Bank North C/o McCarthy and Schatzman PO Box 2329 Princeton, NJ 08543	Secured	\$275,000.00
19	Wachovia Bank c/o Helfand and Helfand PO Box 128 Mt. Freedom, NJ 07970	Unsecured NonPriority	\$23,300.00

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

**Declaration Under Penalty of Perjury by Individual / Joint Debtor**

I, Tami D. Powell Garvin, declare under penalty of perjury that I have read the foregoing Numbered List of Creditors, consisting of 3 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

**Signature:** /s/Tami D. Powell Garvin                      **Date:** \_\_\_\_\_  
Tami D. Powell Garvin

**UNITED STATES BANKRUPTCY COURT**

**District of New Jersey**

**Newark Division**

In re: **Tami D. Powell Garvin**

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. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child.". See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

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 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 or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"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 or 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.

**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, including part-time activities either as an employee or in independent trade or 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>
J	\$76,000.00		2005	

None

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

[X]

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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**3. Payments to creditors**

*Complete A. or B., as appropriate, and C.*

None

[X]

*A. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (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

[X]

*B. Debtors whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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.)

Name and Address of Creditor	Dates of Payments / Transfers	Amount Paid or Value of Transfers	Amount Still Owing
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None

[X]

*C. All debtors:* 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.)

<b>Caption of Suit and Case Number</b>	<b>Nature of Proceeding</b>	<b>Court or Agency and Location</b>	<b>Status or Disposition</b>
DeZerga Landscaping Inc. v. Garvin	collection	Bergen County Special Civil part 10 main Street Hackensack, NJ	complaint served
Fort Lee Savings Bank BER L 004629-07	collection	Bergen County Courthouse 10 Main Street Hackensack, NJ	complaint served
Wachovia v. Powell-Gavin BER L 03094	collection	Bergen County Courthouse Main Street Hackensack, NJ	judgment
TDBankNorth v. Powell - Gavin F 9839-07	collection	Bergen County Main Street Hackenskack, NJ	judgment

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  
[ ]

**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>
Roquemore and Roquemore 329 Oaks Trial Suite 212 Garland, TX	repossession	2004 Lexus GS470/2004 Audi A8L \$89,000.00
Wachovia Bank c/o Helfand and Helfand PO Box 128 Mt. Freedom, NJ 07970	August 2007	Essex RV \$250,000.00

None  
[X]

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**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

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**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.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Santo J. Bonanno 1430 Route 23 North Wayne, NJ	Jly 2007	\$3,300.00

None

[X]

**10. Other transfers**

A. 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 **two years** 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.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
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None

[X]

B. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property
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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.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
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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  
[X]

**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>
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None  
[X]

**15. Prior address of debtor**

If the debtor has moved within **three 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>
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None  
[X]

**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 **eight years** 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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within **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 **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 **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 **six years** immediately preceding the commencement of this case.

Name	Last Four Digits of Soc. Sec. No./ Complete EIN or Other Taxpayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
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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.

Name	Address
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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None  
[X]

**19. Books, records and financial statements**

A. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address	Dates Services Rendered
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None  
[X]

B. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Dates Services Rendered
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None  
[X]

C. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name	Address
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None  
[X]

D. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within **two years** immediately preceding the commencement of this case by the debtor.

Name and Address	Date Issued
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None  
[X]

**20. Inventories**

A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (Specify cost, market or other basis)
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None  
[X]

B. List the name and address of the person having possession of the records of each of the two inventories reported in A, above.

Date of Inventory	Name and Address of Custodian of Inventory Records
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None  
[X]

**21. Current Partners, Officers, Directors, Shareholders**

A. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and Address	Nature of Interest	Percentage of Interest
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None  
[X]

B. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership
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None  
[X]

**22. Former Partners, Officers, Directors, and Shareholders**

A. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Name	Address	Date of Withdrawal
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None  
[X]

B. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Name and Address	Title	Date of Termination
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None  
[X]

**23. Withdrawals from a partnership or distributions by a corporation**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property
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None  
[X]

**24. Tax Consolidation Group**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six-years** immediately preceding the commencement of the case.

Name of Parent Corporation	Taxpayer Identification Number
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None  
[X]

**25. Pension Funds**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six-years** immediately preceding the commencement of the case.

Name of Pension Fund	Taxpayer Identification Number
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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 \_\_\_\_\_ /s/Tami D. Powell Garvin  
Signature of Debtor  
Tami D. Powell Garvin

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 \_\_\_\_\_  
Print Name and Title \_\_\_\_\_

[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.*

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.

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

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

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
Address

\_\_\_\_\_  
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. 18 U.S.C. § 156.

# United States Bankruptcy Court

District of New Jersey  
Newark Division

In re: **Tami D. Powell Garvin**

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

Debtor

Chapter **11**

## Exhibit "A" to Voluntary Petition

1. If any of debtor's securities are registered under section 12 of the Securities and Exchange Act of 1934, the SEC file number is \_\_\_\_\_

2. The following financial data is the latest available information and refers to debtor's condition on \_\_\_\_\_

a. Total assets \_\_\_\_\_

b. Total debts (including debts listed in 2.c., below) \_\_\_\_\_

c. Debt securities held by more than 500 holders.

				Amount	Approximate Number of holders		
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0
Secured	<input type="checkbox"/>	Unsecured	<input type="checkbox"/>	Subordinated	<input type="checkbox"/>	\$0.00	0

d. Number of shares of preferred stock \_\_\_\_\_

e. Number of shares of common stock \_\_\_\_\_

f. Comments, if any: \_\_\_\_\_

3. Brief description of debtor's business: \_\_\_\_\_

4. List the name of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor: \_\_\_\_\_

In re: **Tami D. Powell Garvin**

Case No.

Chapter 11

Social Security No.: 4301

Debtor

## 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 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, 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).

Name of creditor and complete address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim (If secured also state value of security)
TD Bank North C/o McCarthy and Schatzman PO Box 2329 Princeton, NJ 08543		business loan		\$275,000.00 Value of Security \$0.00 Unsecured Balanc \$275,000.00
Roquemore and Roquemore 329 Oaks Trail Suite 212 Garland, TX 75374				\$89,000.00
Fort lee Federal Savings Bank 817 Abbatt Blvd Fort lee, NJ 07024		repossed car		\$45,000.00
Bank of America ecase settlement PO Box 35480 Newark, NJ 07193				\$24,559.40
Wachovia Bank c/o Helfand and Helfand PO Box 128 Mt. Freedom, NJ 07970				\$23,300.00
Chase Auto Finance PO Box 78050 Phoenix, AZ 85062				\$20,300.00 Value of Security \$0.00 Unsecured Balanc \$20,300.00

In re: Tami D. Powell Garvin

Case No.

Social Security No.: 4301

Chapter 11

Debtor

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

Name of creditor and complete address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim (If secured also state value of security)
LHR Inc. First Equity card 56 main Street Hamburg., NY				\$14,200.00
Bank of America PO box 1758 Newark, NJ 07101				\$11,514.00
IRS PO Box 999 Edison, NJ				\$5,100.00
IRS PO Box 999 Edison, NJ				\$3,100.00
American Express P.O. Box 17005 Station M Los Angeles, CA 91010-1354				\$3,000.00
Division of Taxation PO Box 999 Edison, NJ 08818		after 4/15/08 more than three years old		\$2,900.00
IRS PO Box 9019 Holtsville, NY 11742		more than three years old		\$2,000.00



In re: Tami D. Powell Garvin

Case No.

Social Security No.: 4301

Chapter 11

Debtor

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

Name of creditor and complete address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim (If secured also state value of security)
DeZerga landscaping Inc. c/o James Mayer PO Box 35 Westwood, NJ 07675				\$1,875.00
Dr. Sickler DDS Cedar Lane Teaneck, NJ				\$1,200.00
RMS 77Hartland St. Suite 401 East Hartford, CT 06128				\$350.00

0 continuation sheet(s) attached

I, \_\_\_\_\_, \_\_\_\_\_, of Tami D. Powell Garvin named as debtor in this case, declare under penalty of perjury that I have read the foregoing List Of Creditors Holding 20 Largest Unsecured Claims and that it is true and correct to the best of my knowledge, information, and belief.

Date

Debtor /s/Tami D. Powell Garvin

In re: Tami D. Powell Garvin  
Debtor(s)

Case Number: \_\_\_\_\_  
(If known)

**STATEMENT OF CURRENT MONTHLY INCOME**  
FOR USE IN CHAPTER 11

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

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>					
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>				
	All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.			<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>
2	Gross Wages, salary, tips, bonuses, overtime, commissions.		\$0.00	\$14,000.00	
3	<b>Net income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference on Line 3. Do not enter a number less than zero.				
	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00		
	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
4	<b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.				
	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00		
	c.	Rental income	Subtract Line b from Line a	\$0.00	\$0.00
5	Interest, dividends and royalties.		\$0.00	\$0.00	
6	Pension and retirement income..		\$0.00	\$0.00	
7	Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include contributions from the debtor's spouse if Column B is completed.		\$0.00	\$0.00	
8	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>          \$0.00          </u> Spouse <u>          \$0.00          </u>	\$0.00	\$0.00
9	Income from all other sources. If necessary, list additional sources on a separate page. <b>Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.				
	Total and enter on Line 9			\$0.00	\$0.00
10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$0.00	\$14,000.00
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If column B has not been completed, enter the amount from Line 10, Column A.			\$14,000.00	

## Part II: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

12

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

Signature: /s/Tami D. Powell Garvin  
\_\_\_\_\_  
(Debtor)

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

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