B1 (Official Form 1)(1/08)								
United States Bankruptcy Co District of New Jersey							Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Aste, Robert J				Name of Joint Debtor (Spouse) (Last, First, Middle): Aste, Kathleen				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6781</b>			(if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5314</b>				
Street Address of Debtor (No. and Street, City, and State): 6 Rockaway Drive Boonton Township, NJ ZIP Code 07005-9110			6 F Bo	Street Address of Joint Debtor (No. and Street, City, and State): 6 Rockaway Drive Boonton Township, NJ ZIP Code				
County of Residence or of the Principal Place of <b>Morris</b>			Count	y of Reside <b>rris</b>	ence or of the	Principal Plac	ce of Business:	07005-9110
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if different	t from street address	, 
	Г	ZIP Code	_					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	·							
Type of Debtor       Nature of Business         (Form of Organization)       (Check one box)         Individual (includes Joint Debtors)       Health Care Business         See Exhibit D on page 2 of this form.       Stockbroker         Corporation (includes LLC and LLP)       Stockbroker         D page 2 of this form.       Commodity Broker		defined	□ Chapt □ Chapt □ Chapt □ Chapt □ Chapt	<b>the I</b> er 7 er 9 er 11 er 12	Petition is File	cy Code Under Wi ed (Check one box) apter 15 Petition for Foreign Main Proc apter 15 Petition for Foreign Nonmain	Recognition eeding Recognition	
<ul> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co		nization States	defined "incurr		(Check onsumer debts,	bus	ots are primarily iness debts.
<ul> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>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>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>			or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate non or affiliates) ble boxes: being filed wi ces of the plan	usiness debtor accontingent liq are less than ith this petitio n were solicite	defined in 11 U.S.C as defined in 11 U. uidated debts (excl \$2,190,000.	S.C. § 101(51D). uding debts owed
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt propethere will be no funds available for distribution Estimated Number of Creditors	erty is excluded and a on to unsecured cred	administrativ itors.	ve expense			THISS	SPACE IS FOR COUR	T USE ONLY
1-         50-         100-         200-           49         99         199         999         5           Estimated Assets         □         <	1,000- 5,000 5,000 5,000 5,000 5,000,001 51,000,001 51,000,001 50,\$10 to \$50 million 5,000 5,00	25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Liabilities	Image: state         Image: state           \$1,000,001         \$10,000,001           \$0\$ \$10         to \$50           million         million			500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08)		Page 2		
Voluntary Petition	Name of Debtor(s): Aste, Robert J			
(This page must be completed and filed in every case)	Aste, Kathleen			
All Prior Bankruptcy Cases Filed Within L	· · ·	, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner,	or Affiliate of this Debtor (If	more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A	(To be completed if debtor is a	Exhibit B an individual whose debts are primarily consumer debts.)		
<ul> <li>(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 193- and is requesting relief under chapter 11.)</li> <li>Exhibit A is attached and made a part of this petition.</li> </ul>	have informed the petitione 12, or 13 of title 11, United under each such chapter. I required by 11 U.S.C. §342 X /s/ BRUCE H. LEV	VITT, ESQ. December 24, 2008		
	Signature of Attorney for BRUCE H. LEVIT			
F	Exhibit C			
<ul> <li>Does the debtor own or have possession of any property that poses or is alleged</li> <li>□ Yes, and Exhibit C is attached and made a part of this petition.</li> <li>■ No.</li> </ul>	I to pose a threat of imminent and	identifiable harm to public health or safety?		
	Exhibit D			
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed,</li> <li>■ Exhibit D completed and signed by the debtor is attached and management</li> </ul>		nd attach a separate Exhibit D.)		
If this is a joint petition:	ue a part of this periton.			
Exhibit D also completed and signed by the joint debtor is attached	ed and made a part of this petit	ion.		
Information Regar	ding the Debtor - Venue			
(Check any	applicable box)			
Debtor has been domiciled or has had a residence, prind days immediately preceding the date of this petition or a	for a longer part of such 180 da	lays than in any other District.		
There is a bankruptcy case concerning debtor's affiliate				
Debtor is a debtor in a foreign proceeding and has its put this District, or has no principal place of business or ass proceeding [in a federal or state court] in this District, o sought in this District.	sets in the United States but is or the interests of the parties wi	a defendant in an action or ill be served in regard to the relief		
Certification by a Debtor Who Res (Check all a	ides as a Tenant of Residenti applicable boxes)	ial Property		
□ Landlord has a judgment against the debtor for possess		ox checked, complete the following.)		
(Name of landlord that obtained judgment)				
(Address of landlord)				
<ul> <li>Debtor claims that under applicable nonbankruptcy law the entire monetary default that gave rise to the judgme</li> </ul>				

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

oluntary Petition	Name of Debtor(s):
oruntary retution	Aste, Robert J
is page must be completed and filed in every case)	Aste, Kathleen
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code,	<ul> <li>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.</li> <li>(Check only one box.)</li> <li>☐ I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached of title 11 u.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting</li> </ul>
specified in this petition.	recognition of the foreign main proceeding is attached.
/s/ Robert J Aste	X
Signature of Debtor Robert J Aste	Signature of Foreign Representative
( /s/ Kathleen Aste	Printed Name of Foreign Representative
Signature of Joint Debtor Kathleen Aste	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
December 24, 2008	
Date	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
Signature of Attorney*	compensation and have provided the debtor with a copy of this document
Signature of Attorney	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
/s/ BRUCE H. LEVITT, ESQ.	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	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.
BRUCE H. LEVITT, ESQ. BL9302	Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	
LEVITT & SLAFKES, P.C.	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name	Times rune and due, it any, or bankruptey reduon riepater
76 South Orange Avenue	
Suite 305 South Orange, NE 07079	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
(973) 313-1200	
Telephone Number	
December 24, 2008	Address
Date	Autress
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	X
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	
intormation in the senetures is inconect.	
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
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	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer not an individual:
States Code, specified in this petition.	not all individual.
Signature of Authorized Individual	
Signature of Authorized Individual	
	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	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

Robert J Aste In re Kathleen Aste

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

### Official Form 1, Exh. D (10/06) - Cont.

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Robert J Aste Robert J Aste

Date: December 24, 2008

Robert J Aste In re Kathleen Aste

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

### Official Form 1, Exh. D (10/06) - Cont.

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Kathleen Aste Kathleen Aste

Date: December 24, 2008

Robert J Aste In re Kathleen Aste

Debtor(s)

Case No. \_\_\_\_\_ Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Amex Po Box 297871	Amex Po Box 297871	CreditCard		31,307.00
Fort Lauderdale, FL 33329	Fort Lauderdale, FL 33329			
Bank Of America Pob 17054 Wilmington, DE 19884	Bank Of America Pob 17054 Wilmington, DE 19884	CreditCard		42,718.00
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	CreditCard		993.00
Internal Revenue Service Philadelphia, PA 19255-0030	Internal Revenue Service Philadelphia, PA 19255-0030			Unknown
Internal Revenue Service Philadelphia, PA 19255-0030	Internal Revenue Service Philadelphia, PA 19255-0030	6 Rockaway Drive Boonton Township, NJ 07005-9110		530,224.77 (380,000.00 secured) (446,634.18 senior lien)
Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081	Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081	6 Rockaway Drive Boonton Township, NJ 07005-9110	Disputed	446,634.18 (380,000.00 secured)
Northland Group, Inc. P.O. Box 390905 Edina, MN 55439	Northland Group, Inc. P.O. Box 390905 Edina, MN 55439	Citibank		2,489.45
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	Student Loan		72,386.00
State of New Jersey Division of Taxation 50 Barrack Street P.O. Box 269 Trenton, NJ 08695	State of New Jersey Division of Taxation 50 Barrack Street Trenton, NJ 08695			Unknown
Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	ChargeAccount		2,489.00

Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

We, Robert J Aste and Kathleen Aste, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date December 24, 2008

Signature /s/ Robert J Aste Robert J Aste Debtor

Date December 24, 2008

Signature /s/ Kathleen Aste Kathleen Aste Joint Debtor

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

In	re
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Robert J Aste, Kathleen Aste

11

Debtors

Chapter\_\_\_\_\_

## 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 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	380,000.00		
B - Personal Property	Yes	3	26,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		976,858.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		152,382.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			12,955.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			10,452.25
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	406,500.00		
			Total Liabilities	1,129,241.40	

In re

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Robert J Aste, Kathleen Aste

11

Debtors

Chapter\_\_\_\_\_

## 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)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	72,386.00
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
TOTAL	72,386.00

State the following:

Average Income (from Schedule I, Line 16)	12,955.67
Average Expenses (from Schedule J, Line 18)	10,452.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	13,750.00

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		596,858.95
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		152,382.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		749,241.40

In re	Robert J Aste
	Kathleen Aste

Case No.

Debtors **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 cotenant, 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, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." 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.

6 Rockaway Drive Boonton Township, NJ 07005-9110	Tenants in Entirety	J	380,000.00	424,525.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total >	380.000.00

Total > 380,000.00

(Report also on Summary of Schedules)

In re	Robert J Aste
	Kathleen Aste

Case No.

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition 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." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
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 - Lakeland Bank (account subject to IRS levy)	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Normal Furniture	J	10,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Normal Clothing	J	4,000.00
7.	Furs and jewelry.		Jewelry	J	2,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10.	Annuities. Itemize and name each issuer.	Х			

16,000.00

**2** continuation sheets attached to the Schedule of Personal Property

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In re Robert J Aste,

Kathleen Aste

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Case No.
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## Debtors **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
defi und as d Giv reco	erests in an education IRA as ined in 26 U.S.C. § 530(b)(1) or ler a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). re particulars. (File separately the ord(s) of any such interest(s). U.S.C. § 521(c).)	X			
othe	erests in IRA, ERISA, Keogh, or er pension or profit sharing ns. Give particulars.	x			
and	ck and interests in incorporated l unincorporated businesses. nize.	x			
	erests in partnerships or joint tures. Itemize.	X			
and	vernment and corporate bonds I other negotiable and nnegotiable instruments.	x			
16. Acc	counts receivable.	X			
proj deb	mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give ticulars.	x			
18. Oth incl	er liquidated debts owed to debtor luding tax refunds. Give particulars.	x			
esta exer deb	uitable or future interests, life ates, and rights or powers rcisable for the benefit of the tor other than those listed in hedule A - Real Property.	x			
inte deat	ntingent and noncontingent prests in estate of a decedent, th benefit plan, life insurance icy, or trust.	Inheritance		J	Unknown
clai tax deb	ther contingent and unliquidated ims of every nature, including refunds, counterclaims of the otor, and rights to setoff claims. we estimated value of each.	x			
				Sub-Tota tal of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re Robert J Aste,

Kathleen Aste

Case No.

### Debtors **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
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	19	95 BMW	J	5,000.00
	other vehicles and accessories.	19	98 Chevy Prism	J	1,000.00
		20	03 Oldsmobile Sillouette	J	4,500.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	х			
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			

(Report also on Summary of Schedules)

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In re Robert J Aste,

Kathleen Aste

Case No.

Check if debtor claims a homestead exemption that exceeds

## Debtors SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

\$136,875.

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

■ 11 U.S.C. §522(b)(2) □ 11 U.S.C. §522(b)(3)

Current Value of Property Without Deducting Exemption Value of Specify Law Providing Each Exemption Description of Property Claimed Exemption **Household Goods and Furnishings Normal Furniture** 11 U.S.C. § 522(d)(3) 10,000.00 10,000.00 Wearing Apparel Normal Clothing 11 U.S.C. § 522(d)(3) 4.000.00 4,000.00 Furs and Jewelry 11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5) 2,700.00 Jewelry 2,000.00 1,300.00 Contingent and Non-contingent Interests in Estate of a Decedent Inheritance 11 U.S.C. § 522(d)(5) Unknown Unknown Automobiles, Trucks, Trailers, and Other Vehicles 1995 BMW 11 U.S.C. § 522(d)(5) 5,000.00 5,000.00 1998 Chevy Prism 11 U.S.C. § 522(d)(2) 1,000.00 1,000.00 2003 Oldsmobile Sillouette 11 U.S.C. § 522(d)(2) 4.500.00 4.500.00

In re	Robert J Aste,	Case No
	Kathleen Aste	

Debtors

## **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, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the 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.) 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" 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" on the Statistical Summary of Certain Liabilities and Related Data. Ď 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.) Account No.	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN Tax liens	COZH-ZGWZH	DAHDALCOLLAC	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Internal Revenue Service Philadelphia, PA 19255-0030		J	6 Rockaway Drive Boonton Township, NJ 07005-9110		D			
A			Value \$ 380,000.00				530,224.77	530,224.77
Account No. 0019641075 Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081		н	1st Mortgage 6 Rockaway Drive Boonton Township, NJ 07005-9110			x		
			Value \$ 380,000.00				446,634.18	66,634.18
Account No.			Value \$	-				
Account No.			Value \$					
<b>0</b> continuation sheets attached	Subtotal (Total of this page)         976,858.95         596,858.95							
	Total976,858.95596,858.95(Report on Summary of Schedules)							

In re	Robert J Aste,
	Kathleen Aste

Case No.

## 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.

Debtors

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, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and 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 the 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. Report this total also on the Summary of Schedules.

Report the total of 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 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> 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 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 PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### □ Domestic support obligations

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

### **Extensions of credit in an involuntary case**

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

#### □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* 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 \$5,400\* 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 \$2,425\* 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.

1 continuation sheets attached

In re Robert J Aste,

Kathleen Aste

Case No.

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### **Taxes and Certain Other Debts Owed to Governmental Units**

							TYPE OF PRIORITY	
	С	L	sband, Wife, Joint, or Community	С	U	-		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	L C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	COZH-ZGUZ	UNLLQULDA	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED TO PRIORITY
Account No.			2005 through 2008	Т	D A T E D			
Internal Revenue Service Philadelphia, PA 19255-0030		J						Unknown
							Unknown	Unknown
Account No.			2005 through 2008					
State of New Jersey Division of Taxation 50 Barrack Street P.O. Box 269		J						Unknown
Trenton, NJ 08695								
Account No.							Unknown	Unknown
Account No.								
Account No.	╉	$\vdash$		┢				
Sheet <u>1</u> of <u>1</u> continuation sheets at	tache	d to		ubt				0.00
Schedule of Creditors Holding Unsecured Priority Claims							0.00	0.00
			(Report on Summary of Sc		ota		0.00	0.00
			(Report on Summary of Sc	1100	ult	.0)	0.00	0.0

In re	Robert J Aste,	Case No
	Kathleen Aste	

Debtors

## 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, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and 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 the 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 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, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	N U T F	AMOUNT OF CLAIM
Account No. 3499907698124233			Opened 3/01/01 Last Active 8/01/08 CreditCard	Τ			
Amex Po Box 297871 Fort Lauderdale, FL 33329		J				, 	
Account No. <b>9326</b>	+		Opened 9/01/94 Last Active 7/01/08			_	31,307.00
Bank Of America Pob 17054 Wilmington, DE 19884		J	CreditCard				
							42,718.00
Account No. 5291-1573-3727-5072 Cap One Po Box 85520 Richmond, VA 23285	_	w	Opened 7/01/00 Last Active 7/01/08 CreditCard				
Account No. <b>F28307201</b>			Citibank				993.00
Northland Group, Inc. P.O. Box 390905 Edina, MN 55439		J	Citibank				2,489.45
continuation sheets attached		<u> </u>	(Total of	Sub this			77,507.45

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In re

Robert J Aste, Kathleen Aste Case No.

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED DISP CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w F U T E D CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) Opened 9/01/05 Last Active 6/03/08 Account No. 95818972471000220050930 Student Loan Sallie Mae Servicing н 1002 Arthur Dr Lynn Haven, FL 32444 72,386.00 Account No. 6035320091429413 Opened 3/01/01 Last Active 6/03/08 ChargeAccount Thd/Cbsd J Po Box 6497 Sioux Falls, SD 57117 2.489.00 Account No. Account No. Account No. Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Subtotal 74,875.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total

(Report on Summary of Schedules)

152,382.45

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In re	Robert J Aste,
	Kathleen Aste

Case No.

## 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, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Debtors

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	Robert J Aste,
	Kathleen Aste

Case No.

## Debtors 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, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re	Robert J Aste Kathleen Aste		Case No.
		Debtor(s)	

## 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. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE					
Married	RELATIONSHIP(S): Daughter	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Lawyer				
Name of Employer	Morgan, Melhuishi, Abrutyn				
How long employed					
	651 West Mount Pleasant Avenue Suite 200 Livingston, NJ 07039				
	projected monthly income at time case filed)		DEBTOR		SPOUSE
<ol> <li>Monthly gross wages, salary, and</li> <li>Estimate monthly overtime</li> </ol>	commissions (Prorate if not paid monthly)	\$ \$	13,750.00 0.00	\$	0.00
3. SUBTOTAL		\$	13,750.00	\$	0.00
<ul> <li>4. LESS PAYROLL DEDUCTIONS</li> <li>a. Payroll taxes and social secu</li> <li>b. Insurance</li> <li>c. Union dues</li> <li>d. Other (Specify):</li> </ul>		\$ _ \$ _ \$ _ \$ _ \$ _	0.00 794.33 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$	794.33	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	12,955.67	\$	0.00
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	f business or profession or farm (Attach detailed staten	\$\$	0.00 0.00 0.00	\$ 	0.00 0.00 0.00
dependents listed above 11. Social security or government as	rt payments payable to the debtor for the debtor's use of sistance	r that of \$\$	0.00	\$ \$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income (Specify):		\$ \$	0.00	\$ \$	0.00
14. SUBTOTAL OF LINES 7 THR	DUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	12,955.67	\$	0.00
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line 1	5)	\$	12,955	.67

(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:

	Robert J Aste			
In re	Kathleen Aste	Cas	ase No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

□ 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)	\$	4,574.25
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	0.00
c. Telephone	\$	178.00
d. Other Garbage	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	600.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
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	\$	205.00
c. Health	\$	0.00
d. Auto	\$	328.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Income Taxes	\$	2,500.00
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 Student Loan	\$	377.00
c. 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	\$	0.00
Other	\$	0.00
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.)	\$	10,452.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	L	]
following the filing of this document:		

20. STATE	MENT OF MONTHLY NET INCOME	
a. Averag	e monthly income from Line 15 of Schedule I	\$ 12,955.67
b. Averag	e monthly expenses from Line 18 above	\$ 10,452.25
c. Monthl	y net income (a. minus b.)	\$ 2,503.42

Robert J Aste Kathleen Aste Case No. In re 11 Debtor(s) Chapter **DECLARATION CONCERNING DEBTOR'S SCHEDULES** DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>16</u> sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date December 24, 2008 Signature /s/ Robert J Aste Robert J Aste Debtor Date December 24, 2008 Signature /s/ Kathleen Aste Kathleen Aste Joint Debtor Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Robert J Aste In re Kathleen Aste

Debtor(s)

Case No.

Chapter 11

## 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. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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 also may 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.

#### 1. Income from employment or operation of business

None 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.)

AMOUNT	SOURCE
\$200,000.00	Employment Income 2006
\$203,000.00	Employment Income 2007
\$165,000.00	Employment Income 2008

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

None

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

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

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 unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) 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 creditor 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 Internal Revenue Service Philadelphia, PA 19255-0030	DATES OF PAYMENTS December, 2008	AMOUNT PAID \$10,000.00	AMOUNT STILL OWING \$0.00
Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081	December, 2008	\$9,000.00	\$0.00
State of New Jersey Division of Taxation 50 Barrack Street P.O. Box 260	December, 2008	\$9,000.00	\$0.00

P.O. Box 269 Trenton, NJ 08695

None b. Debtor 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 unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, 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 creditor 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.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None 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.)

	AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
	4. Suits and administrative proceedings, e	executions, garnishments and attach	ments	
None	a. List all suits and administrative proceedin	gs to which the debtor is or was a part	ty within <b>one year</b> immediately p	receding the filing of

this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
 CAPTION OF SUIT
 COURT OR AGENCY
 STATUS OR

CAPTION OF SUIT		COURT OR AGENCI	STATUS OK
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION

filed.) NAME AND LOCATION OF COURT NAME AND ADDRESS DATE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY 7. Gifts None and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions 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 **RELATIONSHIP TO** DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR. IF ANY DATE OF GIFT VALUE OF GIFT 8. Losses None spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DESCRIPTION OF CIRCUMSTANCES AND. IF DESCRIPTION AND VALUE LOSS WAS COVERED IN WHOLE OR IN PART DATE OF LOSS OF PROPERTY BY INSURANCE, GIVE PARTICULARS

#### Best Case Bankruptcv

## CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY 6. Assignments and receiverships None 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.) DATE OF NAME AND ADDRESS OF ASSIGNEE TERMS OF ASSIGNMENT OR SETTLEMENT ASSIGNMENT None 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 DESCRIPTION AND VALUE OF List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by 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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE 14/4/08

DATE OF REPOSSESSION.

FORECLOSURE SALE.

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

> DESCRIPTION AND VALUE OF PROPERTY Bank account balance

DESCRIPTION AND VALUE OF

-	-	e 1	

5. Repossessions, foreclosures and returns

NAME AND ADDRESS OF

filed.)

None

None 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.)

Internal Revenue Service Philadelphia, PA 19255-0030

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

None 

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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE LEVITT & SLAFKES, P.C. 76 South Orange Avenue Suite 305 South Orange, NE 07079

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Sept., 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$10.000.00

### 10. Other transfers

None 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,		DESCRIBE PROPERTY TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

None 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		AMOUNT OF MONEY OR DESCRIPTION AND
DEVICE	DATE(S) OF	VALUE OF PROPERTY OR DEBTOR'S INTEREST
	TRANSFER(S)	IN PROPERTY

### 11. Closed financial accounts

None 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 A	ND ADDRESS OF INSTITUTI	DIGITS OF ACC	JNT, LAST FOUR OUNT NUMBER, 7 FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
	12. Safe deposit boxes			
None	immediately preceding the cor	box or depository in which the debtor has numencement of this case. (Married debto pouses whether or not a joint petition is	ors filing under chapter 12 or	chapter 13 must include boxes or
	ND ADDRESS OF BANK HER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
011 01	13. Setoffs		01 001121112	
None	commencement of this case. (N	editor, including a bank, against a debt o Married debtors filing under chapter 12 o petition is filed, unless the spouses are s	or chapter 13 must include inf	formation concerning either or both
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF

LOCATION OF PROPERTY

DATES OF OCCUPANCY

#### 14. Property held for another person



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

### NAME AND ADDRESS OF OWNER

### **15.** Prior address of debtor

None 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.

DESCRIPTION AND VALUE OF

PROPERTY

### ADDRESS

## NAME USED

## 16. Spouses and Former Spouses

None 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

None 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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None 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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None 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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

None

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- 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 **vears** 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.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR			
	OTHER INDIVIDUAL			
	TAXPAYER-I.D. NO.			BEGINNING AND
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	ENDING DATES

None 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

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- 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.)

### 19. Books, records and financial statements

ADDRESS

None a. List all bookkeepers and accountants who within 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

None b. List all firms or individuals who within the 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.

None 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

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

ADDRESS

### NAME AND ADDRESS

### DATE ISSUED

### DATES SERVICES RENDERED

DATES SERVICES RENDERED



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 O	F INVENTORY	INVENTORY SUPERVISOR	OOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and add	dress of the person having possession of the records of	each of the two inventories reported in a., above.
DATE O	F INVENTORY	NAME AND ADDF RECORDS	RESSES OF CUSTODIAN OF INVENTORY
	21 . Current Partners,	Officers, Directors and Shareholders	
None	a. If the debtor is a part	nership, list the nature and percentage of partnership int	terest of each member of the partnership.
NAME A	AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None		poration, list all officers and directors of the corporation cent or more of the voting or equity securities of the cor	n, and each stockholder who directly or indirectly owns, rporation.
NAME A	AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners,	officers, directors and shareholders	
None	a. If the debtor is a particular commencement of this commencement of this commencement of the second secon	nership, list each member who withdrew from the partn case.	ership within one year immediately preceding the
NAME		ADDRESS	DATE OF WITHDRAWAL
None		poration, list all officers, or directors whose relationship the commencement of this case.	with the corporation terminated within <b>one year</b>
NAME A	AND ADDRESS	TITLE	DATE OF TERMINATION
	23 . Withdrawals from	a partnership or distributions by a corporation	
None		bans, stock redemptions, options exercised and any othe	s credited or given to an insider, including compensation er perquisite during <b>one year</b> immediately preceding the
	& ADDRESS		AMOUNT OF MONEY
OF REC	IPIENT, ONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation	Group.	
None		ation, list the name and federal taxpayer identification r of which the debtor has been a member at any time with	number of the parent corporation of any consolidated hin six years immediately preceding the commencement
NAME O	OF PARENT CORPORAT	ION	TAXPAYER IDENTIFICATION NUMBER (EIN)
	25. Pension Funds.		
None		ndividual, list the name and federal taxpayer identificati consible for contributing at any time within <b>six years</b> in	on number of any pension fund to which the debtor, as an nmediately preceding the commencement of the case.

### N

### NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)



DOLLAR AMOUNT OF INVENTORY

7

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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
 December 24, 2008
 Signature
 /s/ Robert J Aste

 Robert J Aste
 Debtor

 Date
 December 24, 2008
 Signature
 /s/ Kathleen Aste

 Kathleen Aste
 Joint 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

## United States Bankruptcy Court

**District of New Jersey** 

	Robert J Aste
In re	Kathleen Aste

Debtor(s)

Case No. Chapter 11

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

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 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:

For legal services, I have agreed to accept	\$ 10,000.00
Prior to the filing of this statement I have received	\$ 10,000.00
Balance Due	\$ 0.00

2. The source of the compensation paid to me was:

**Debtor Debtor** Other (specify):

3. The source of compensation to be paid to me is:

**Debtor Debtor Other** (specify):

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

□ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

## 5. In return for the above-disclosed 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. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

 By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

### 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.

Dated: December 24, 2008	/s/ BRUCE H. LEVITT, ESQ.
	BRUCE H. LEVITT, ESQ. BL9302
	LEVITT & SLAFKES, P.C.
	76 South Orange Avenue
	Suite 305
	South Orange, NE 07079
	(973) 313-1200

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

(973) 313-1200

### **<u>Chapter 11</u>**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

BRUCE H. LEVITT, ESQ. BL9302	X /s/ BRUCE H. LEVITT, ESQ.	December 24, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
76 South Orange Avenue		
Suite 305		
South Orange, NE 07079		

### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Robert J Aste		
Kathleen Aste	X /s/ Robert J Aste	December 24, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Kathleen Aste	December 24, 2008
	Signature of Joint Debtor (if any)	Date

Robert J Aste In re Kathleen Aste

Debtor(s)

Case No. Chapter

11

## **VERIFICATION OF CREDITOR MATRIX**

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

Date: December 24, 2008

/s/ Robert J Aste Robert J Aste Signature of Debtor

Date: December 24, 2008

/s/ Kathleen Aste

Kathleen Aste Signature of Debtor Amex Po Box 297871 Fort Lauderdale, FL 33329

Bank Of America Pob 17054 Wilmington, DE 19884

Cap One Po Box 85520 Richmond, VA 23285

Capital One P.O. Box 5155 Norcross, GA 30091

Capital One Services, Inc. 1500 Capital One Drive Richmond, VA 23238

Citi Residential Lending P.O. Box 5926 Carol Stream, IL 60197-5926

Internal Revenue Service Philadelphia, PA 19255-0030

Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081

Northland Group, Inc. P.O. Box 390905 Edina, MN 55439

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

State of New Jersey Division of Taxation 50 Barrack Street P.O. Box 269 Trenton, NJ 08695 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

### B22B (Official Form 22B) (Chapter 11) (01/08)

	Robert J Aste
In re	Kathleen Aste

Case Number:

(If known)

Debtor(s)

## **CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules 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.

	Part I. CALCULATION (	OF CURRENT	MONTHLY INC	OME	2		
1	<ul> <li>Marital/filing status. Check the box that applies and contained.</li> <li>a. □ Unmarried. Complete only Column A ("Debtor"</li> <li>b. □ Married, not filing jointly. Complete only column</li> </ul>	mplete the balance 's Income'') for La n A (''Debtor's In	e of this part of this state: ines 2-10. come'') for Lines 2-10.	ment a	s directed.		
	c. Married, filing jointly. <b>Complete both Column</b> A						
	All figures must reflect average monthly income received calendar months prior to filing the bankruptcy case, endi the filing. If the amount of monthly income varied durin six-month total by six, and enter the result on the approp	ing on the last day ng the six months,	of the month before	Ι	olumn A Debtor's Income		Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commiss	ions.		\$	13,750.00	\$	0.00
3	Net income from the operation of a business, profession and enter the difference in the appropriate column(s) of I profession or farm, enter aggregate numbers and provide number less than zero.	Line 3. If more the	an one business	*		Ψ	
3		Debtor	Spouse				
	a.     Gross receipts     \$       b.     Ordinary and necessary business expenses     \$	0.00 0.00	\$0.00 \$0.00				
		tract Line b from L		\$	0.00	\$	0.00
	<b>Net Rental and other real property income.</b> Subtract I difference in the appropriate column(s) of Line 4. Do no	Line b from Line a	and enter the	φ	0.00	φ	0.00
4	a. Gross receipts \$	0.00					
	b. Ordinary and necessary operating expenses \$	0.00					
		ptract Line b from 1		\$	0.00	\$	0.00
5	Interest, dividends, and royalties.			\$		\$	0.00
6	Pension and retirement income.			\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a r expenses of the debtor or the debtor's dependents, inc purpose. Do not include alimony or separate maintenance debtor's spouse if Column B is completed.	luding child supp	ort paid for that	\$	0.00	\$	0.00
8	<b>Unemployment compensation.</b> Enter the amount in the However, if you contend that unemployment compensati benefit under the Social Security Act, do not list the amo or B, but instead state the amount in the space below:	ion received by yo	u or your spouse was a	-		-	
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$	0.00 Spo	use \$ 0.00	\$	0.00	\$	0.00
9	Income from all other sources. Specify source and amon on a separate page. Total and enter on Line 9. Do not ine payments paid by your spouse if Column B is complet alimony or separate maintenance. Do not include any Security Act or payments received as a victim of a war co victim of international or domestic terrorism.	ount. If necessary, clude alimony or ted, but include al benefits received rime, crime agains	list additional sources separate maintenance Il other payments of under the Social t humanity, or as a	φ	0.00	φ	0.00
	a. \$	Debtor	Spouse \$				
	a. 3 b. \$		\$	\$	0.00	\$	0.00
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 completed, add Lines 2 thru 9 in Column B. Enter the to		d, if Column B is	\$	13,750.00		0.00

## B22B (Official Form 22B) (Chapter 11) (01/08)

11		<b>ly income.</b> If Column B has been comp and enter the total. If Column B has not n A.		
		Part II. VI	ERIFICATION	
12	I declare under penal must sign.) Date: Date:	ty of perjury that the information provide December 24, 2008 December 24, 2008		rue and correct. (If this is a joint case, both debtors /s/ Robert J Aste Robert J Aste (Debtor) /s/ Kathleen Aste Kathleen Aste (Joint Debtor, if any)