#### Case 09-24804 Doc 1 Filed 06/09/09 Entered 06/09/09 09:02:02 Desc Main

B1 (Official Form 1) (1/08)		Document		Page 1			9 09.02.0	z De	
United Sta									
Distri	ict of ]	New Jerse	у					Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Midd	le):						ise) (Last, First,	Middle):	
Brady, Richard Michael Jr.				Brady, Carol Ann         All Other Names used by the Joint Debtor in the last 8 years					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	S						e Joint Debtor i nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>4457</b>	D. (ITIN)	No./Complete					or Individual-T all): <b>7124</b>	axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code): 21 Seaview Avenue Monmouth Beach, NJ				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 21 Seaview Avenue Monmouth Beach, NJ					
	ZIPCOD	E 07750		WOIIIIOU		ICH, IN	5	Z	ZIPCODE <b>07750</b>
County of Residence or of the Principal Place of Busin				County of I	Residence	e or of t	he Principal Pla	ce of Busin	ess:
Monmouth				Μοηποι					
Mailing Address of Debtor (if different from street ad	dress)			Mailing Ad	ldress of .	Joint De	ebtor (if differen	nt from stree	et address):
Γ	ZIPCOD	E						Z	ZIPCODE
Location of Principal Assets of Business Debtor (if di	fferent fro	om street addres	s abo	ve):					
ZIPCODE									
<b>Type of Debtor</b> (Form of Organization)		Nature o (Check	one l						Code Under Which Check one box.)
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sin U.S Rai Sto Con Cle	ckbroker mmodity Broker aring Bank	Estate	as defined in	n 11	Ch Ch	apter 7 apter 9 apter 11 apter 12 apter 13	Reco Main Chap Reco	ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding Debts
	Titl	Tax-Exe (Check box, btor is a tax-exer le 26 of the Unite ernal Revenue Co	if ap npt o ed Sta	plicable.) rganization u		deb § 1 ind per		(Check one y consumer 1 U.S.C. red by an y for a	box.)
Filing Fee (Check one box	)			Check one	how		Chapter 11 I	Debtors	
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideratiis unable to pay fee except in installments. Rule 100 3A.</li> <li>Filing Fee waiver requested (Applicable to chapter)</li> </ul>	on certify 06(b). See	ing that the debt e Official Form	or	Debtor is Debtor is Check if: Debtor's affiliates	s a small s not a sn aggregat are less t	nall busi e nonco than \$2,	ness debtor as o ntingent liquida 190,000.	lefined in 1	S.C. § 101(51D). 1 U.S.C. § 101(51D). wed to non-insiders or
attach signed application for the court's consideration				Acceptar	s being fil nces of th	led with e plan v	this petition		om one or more classes of
<ul> <li>Statistical/Administrative Information</li> <li>✓ Debtor estimates that funds will be available for d</li> <li>☐ Debtor estimates that, after any exempt property is distribution to unsecured creditors.</li> </ul>					d, there v	vill be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors           Image: Strength of Creditors		5,001- 10,000	□ 10,0 25,0		25,001- 50,000		50,001- 100,000	Over 100,000	-
	0,001 to nillion	10,000,001 to \$50 million		,000,001 to 0 million	\$100,00 to \$500	·	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities           Image: state of the state	00,001 to nillion			,000,001 to 0 million	\$100,00 to \$500		500,000,001 to \$1 billion	More than \$1 billion	

Case 09-24804 Doc 1 Filed 06/09/09 B1 (Official Form 1) (1/08) Document	Entered 06/09/09 09:0 Page 2 of 65	02:02 Desc Main Page 2
Voluntary Petition	Name of Debtor(s):	1 450 2
(This page must be completed and filed in every case)	Brady, Richard Michael Jr. 8	& Brady, Carol Ann
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two, attach a	additional sheet)
Location Where Filed: <b>None</b>	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 mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed whose debts are pr I, the attorney for the petitioner n that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	<b>chibit B</b> if debtor is an individual imarily consumer debts.) hamed in the foregoing petition, declare ther that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the
	X /s/ Lee D. Gottesman Signature of Attorney for Debtor(s)	<b>6/05/09</b> Date
Exhi Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition. No		t and identifiable harm to public health
Exhii (To be completed by every individual debtor. If a joint petition is filed, ea ☑ Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition:	ach spouse must complete and attac de a part of this petition.	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
<ul> <li>Information Regardin (Check any ap</li></ul>	oplicable box.) of business, or principal assets in th ) days than in any other District. partner, or partnership pending in t	his District.
or has no principal place of business or assets in the United States b in this District, or the interests of the parties will be served in reg		
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lan	dlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss		
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	ring the 30-day period after the
Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).	

Case 09-24804 Doc 1 Filed 06 B1 (Official Form 1) (1/08) Docu	6/09/09 ment	Entered 06/09/09 09:02:02 Desc Main Page 3 of 65 Page 3
Voluntary Petition		Name of Debtor(s):
( <i>This page must be completed and filed in every case</i> )		Brady, Richard Michael Jr. & Brady, Carol Ann
	Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
I declare under penalty of perjury that the information provid petition is true and correct. [If petitioner is an individual whose debts are primarily consur- and has chosen to file under Chapter 7] I am aware that I may under chapter 7, 11, 12 or 13 of title 11, United State Code, un- the relief available under each such chapter, and choose to proce- chapter 7. [If no attorney represents me and no bankruptcy petition prep- the petition] I have obtained and read the notice required by 11 342(b). I request relief in accordance with the chapter of title 11, Unite Code, specified in this petition. X /s/ Richard Michael Brady, Jr. Signature of Debtor Richard Michael Brady Signature of Joint Debtor Carol Ann Telephone Number (If not represented by attorney) June 5, 2009 Date	mer debts y proceed nderstand eed under arer signs U.S.C. § ted States ady, Jr.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only <b>one</b> box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Date
Signature of Attorney*		Signature of Non-Attorney Petition Preparer
Signature of Attorney		I declare under penalty of perjury that: 1) I am a bankruptcy petition
X <u>/s/Lee D. Gottesman</u> Signature of Attorney for Debtor(s) Lee D. Gottesman LG8582 Law Offices of Lee D. Gottesman 509 Main Street, P.O. Box 1508 Toms River, NJ 08754-1508 (732) 914-1055 Fax: (732) 914-1223 lee@ldg-law.com		preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
		Printed Name and title, if any, of Bankruptcy Petition Preparer
June 5, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitut certification that the attorney has no knowledge after an inquiry that the		Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
information in the schedules is incorrect.		Y.
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provid petition is true and correct, and that I have been authorized to petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of United States Code, specified in this petition.	o file this	X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date Names and Social Security numbers of all other individuals who
sources court, specified in and periodi.		prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X		pendon preparer is not an individual.
Signature of Authorized Individual		
Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions</i>
Title of Authorized Individual		of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
Date		

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

# VOLUNTARY PETITION

**Continuation Sheet - Page 1 of 1** 

AGREEMENT BETWEEN COUNSEL AND DEBTOR(S) REGARDING CREDITOR ACCOUNT NUMBERS AND SOCIAL SECURITY NUMBERS

The undersigned Debtor(s) hereby authorize the Law Offices of Lee D. Gottesman, Lee D. Gottesman, Esq., Mary Beth Schroeder, Esq., and any officer, agent or employee thereof to use our full account identification numbers and our Federal Social Security Numbers, when available, in the preparation of our bankruptcy petition and schedules, and in accounts, to insure that all creditors and all officers, agents, employees, and attorneys thereof have adequate information to ensure the proper identification by the said parties of our accounts and of the fact that we are currently Debtors under the United States Bankruptcy Code, and as such are fully protected from any type of adverse creditor action by virtue of the automatic stay. This authorization will extend to and include either verbal or written or electronic verification as to the said parties of the relevant account numbers and/or Social Security Numbers as required or as deemed necessary and appropriate. This authorization shall remain in full force and effect until and unless it is revoked by a written document duly executed by the undersigned parties and actually delivered to the Law Offices of Lee D. Gottesman. Any such written revocation shall become effective fifteen (15) days after receipt thereof.

Dated: June 5, 2009

/s/ Richard Michael Brady, Jr.

Richard Michael Brady, Jr.

/s/ Carol Ann Brady

**Carol Ann Brady** 

Case No.

Case 09-24804 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

### Filed 06/09/09 Entered 06/09/09 09:02:02 Desc Main Document Page 5 of 65 United States Bankruptcy Court District of New Jersey

IN RE:

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

Brady, Richard Michael Jr.

Chapter 11

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

Debtor(s)

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.

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.* 

 $\Box$  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. [Summarize exigent circumstances here.]

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

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

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Richard Michael Brady, Jr.

Date: June 5, 2009

Certificate Number: 00252-NJ-CC-007248686

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 3, 2009	, at	10:45	o'clock <u>AM EDT</u> ,
Richard M. Brady Jr.		received	from
Institute for Financial Literacy, Inc.			,
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit c	ounseling in the
District of New Jersey	, ar	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment p	blan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by in	nternet a	nd telephone	·
Date: June 3, 2009	By	/s/Rachael Steve	enson
	Name	Rachael Stevens	son
	Title	Credit Counselo	pr

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Case 09-24804 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

### Filed 06/09/09 Entered 06/09/09 09:02:02 Desc Main Document Page 7 of 65 United States Bankruptcy Court District of New Jersey

IN RE:

Case No.	

Brady, Carol Ann

Chapter 11

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

Debtor(s)

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.

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.* 

 $\Box$  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. [Summarize exigent circumstances here.]

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

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

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

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

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

Signature of Debtor:	/s/ Carol Ann Brady	
•		

Date: June 5, 2009

Certificate Number: 00252-NJ-CC-007248687

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 3, 2009	, at	10:45	_o'clock <u>AM EDT</u> ,
Carol A. Brady		received	from
Institute for Financial Literacy, Inc.			,
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit c	ounseling in the
District of New Jersey	, ar	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment p	blan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by it	nternet a	nd telephone	
Date: June 3, 2009	By	/s/Rachael Steve	enson
	Name	Rachael Stevens	son
	Title	Credit Counselo	r

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Case 09-24804 Doc 1

B201 (12/08)

# UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 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 before 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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

# Chapter 7: 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.

# Chapter 11: 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 [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

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

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

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

# **Certificate of the Debtor**

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

Brady, Richard Michael Jr. & Brady, Carol Ann	X /s/ Richard Michael Brady, Jr.	6/05/2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X /s/ Carol Ann Brady	6/05/2009	

# Х

B201

Signature of Joint Debtor (if any)

Date

# Case 09-24804 Doc 1 Filed 06/09/09

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

In re: Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s)

Case Number: \_\_\_\_

(If known)

# 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.	CALCULATI	ON OF MC	ONTHLY INCO	OME						
1	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of         <ul> <li>a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li>b. □ Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> </ul> </li> </ul>								nes 2-10.			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Column A Debtor's Income		Column B Spouse's Income				
2	Gros	ss wages, salary, tips, bonuses, ov	ertime, commi	issions.			\$	2,754.17	\$	300.00		
	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.											
3	a.	Gross receipts		\$								
	b.	Ordinary and necessary business	expenses	\$								
	c.	Business income		Subtract I Line a	Line b from		\$		\$			
	<b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.											
4	a.	Gross receipts		\$	22,371.67							
4	b.	Ordinary and necessary operating	expenses	\$								
	c.	Rental income		Subtract I Line a	Line b from		\$	22,371.67	\$			
5	Inte	rest, dividends, and royalties.					\$	2,455.00	\$			
6	Pens	sion and retirement income.					\$		\$			
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.					id for	\$		\$			
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:											
	clai	employment compensation imed to be a benefit under the cial Security Act	Debtor \$		Spouse \$		\$		\$			

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	(Chiefan Form 22D) (Chiefen II) (01/00)					
9	Income from all other sources. Specify source and amount. If necessary, I sources on a separate page. Total and enter on Line 9. Do not include alime maintenance payments paid by your spouse if Column B is completed, other payments of alimony or separate maintenance. Do not include any received under the Social Security Act or payments received as a victim of crime against humanity, or as a victim of international or domestic terrorism.	<b>ony or separate</b> <b>but include all</b> / benefits a war crime,				
	a. Sale of real estate located at 40254 Moore Way, Avon NC	\$ 23,482.31				
	b.	\$	\$	23,482.31	\$	
10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, an completed, add Lines 2 through 9 in Column B. Enter the total(s).	d, if Column B is	\$	51,063.15	\$	300.00
11	<b>Total current monthly income.</b> If Column B has been completed, add Lin to Line 10, Column B, and enter the total. If Column B has not been complete amount from Line 10, Column A.		\$			51,363.15
	Part II. VERIFICATION					
	I declare under penalty of perjury that the information provided in this state both debtors must sign.)	ement is true and co	orrec	t. ( <i>If this a jo</i>	oint	case,
12	Date: June 5, 2009 Signature: /s/ Richard Michael Brady, .	Jr. (Debtor)				
	Date: June 5, 2009 Signature: /s/ Carol Ann Brady	(Joint Debtor, if any)				

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I	IN RE: Case No	Case No			
Bı	Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s) Chapter 11				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that c 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 of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$			
	Prior to the filing of this statement I have received	\$20,000.00			
	Balance Due	\$			
2.	2. The source of the compensation paid to me was: $\overrightarrow{\mathbf{M}}$ Debtor $\Box$ Other (specify):				
3.	3. The source of compensation to be paid to me is: $\overrightarrow{\mathbf{M}}$ Debtor $\Box$ Other (specify):				
4.	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 together with a list of the names of the people sharing in the compensation, is attached.	firm. A copy of the agreement,			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrupt</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>	2y;			

 By agreement with the debtor(s), the above disclosed fee does not include the following services: Such additional fees as may be awarded by the Bankruptcy Court upon fee application, after notice to creditors and parties-in-interest.

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.

June 5, 2009 Date <u>/s/ Lee D. Gottesman</u> Lee D. Gottesman LG8582 Law Offices of Lee D. Gottesman 509 Main Street, P.O. Box 1508 Toms River, NJ 08754-1508 (732) 914-1055 Fax: (732) 914-1223 lee@ldg-law.com B4 (Official Formal) (12/07)-24804 Doc 1

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IN RE:

Case No.

Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s) 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 and Fed. R. Bankr. P. 1007(m).

8	5.0: 5112 and 1 od: 10 Danki: 1 : 1007 (iii):			
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Thornburg Mortgage 425 Phillips Boulevard Ewing, NJ 08618				554,851.91 Collateral: 400,666.00 Unsecured: 154,185.91
RBC Bank PO Box 1220 Rocky Mount, NC 27802				252,471.93 Collateral: 223,000.00 Unsecured: 29,471.93
Home Depot Credit Services PO Box 689147 Des Moines, IA 50368-9147	Home Depot Credit Services PO Box 653021 Dallas, TX 75265-3021		Disputed	23,267.92
Advanta PO Box 30715 Salt Lake City, UT 84130-0715			Contingent Unliquidated Disputed	23,229.51
Ford Motor Credit Corporation PO Box 542000 Omaha, NE 68154-8000	Ford Motor Credit Corporation Ford Credit National Bankruptcy Center PO Box 537901 Livonia, MI 48153	Bank loan		36,075.82 Collateral: 15,470.00 Unsecured: 20,605.82
Bank Of America PO Box 15026 Wilmington, DE 19850-5926			Disputed	18,832.71
Discover More Card PO Box 30943 Salt Lake City, UT 84130			Disputed	14,110.81
GMAC PO Box 103424 Roseville, MN 55113	GMAC PO Box 105677 Atlanta, GA 30348			13,293.00 Collateral: 0.00 Unsecured: 13,293.00
American Express PO Box 981535 El Paso, TX 79998			Contingent Unliquidated Disputed	8,433.52
Chase PO Box 15298 Wilmington, DE 19850-5298			Disputed	8,240.00
HSBC PO Box 5253 Carol Stream, IL 60197	HSBC Attention: Bankruptcy PO Box 15522 Wilmington, DE 19850		Disputed	5,212.00
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087	•			1,635.60
Target National Bank C/O Target Credit Services PO Box 673 Minneapolis, MN 55440-0673	Target PO Box 9475 Minneapolis, MN 55459		Disputed	1,489.00

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Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					1,200.85
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					1,102.17
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					805.60
Home Depot Credit Services PO Box 689100 Des Moines, IA 50368		Home Depot Credit PO Box 653002 Dallas, TX 75265-3		Disputed	675.84
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					282.46
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					220.16
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					220.16
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087					220.16

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: <u>June 5, 2009</u>	Signature of Debtor	/s/ Richard Michael Brady, Jr.	Richard Michael Brady, Jr.
Date: June 5, 2009	Signature of Joint De (if any)	/s/ Carol Ann Brady bbtor	Carol Ann Brady

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### IN RE:

Case No.

### Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s)

Chapter 11

# 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 also must 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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 6,647,396.00		
B - Personal Property	Yes	5	\$ 710,830.97		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	8		\$ 5,769,801.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 5,687.16	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 103,747.31	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 28,660.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 37,707.00
	TOTAL	30	\$ 7,358,226.97	\$ 5,879,236.37	

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IN RE:	Case No.
Prody Dishard Michael Ir. 8 Prody Carol Ann	Chapter 11

#### Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s)

Chapter 11

# 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)	\$ 5,687.16
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)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,687.16

# State the following:

Average Income (from Schedule I, Line 16)	\$ 28,660.00
Average Expenses (from Schedule J, Line 18)	\$ 37,707.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 51,363.15

# State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 217,556.66
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,687.16	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 103,747.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 321,303.97

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Case No.

(If known)

### **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 the 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.

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
Four-family non-residential real estate located at 232 Ocean Avenue, Sea Bright NJ	Fee Simple	Н	1,395,000.00	1,121,916.48
Single-family non-residential real estate located at 107 Curlew Road, Tuckerton NJ	Fee Simple	J	329,230.00	292,303.94
Single-family non-residential real estate located at 107 Parker Road, Tuckerton NJ	Fee Simple	н	305,000.00	232,232.34
Single-family non-residential real estate located at 20 Walkill Road, Little Egg Harbor NJ	Fee Simple	н	255,000.00	149,354.76
Single-family non-residential real estate located at 208 Heron Road, Tuckerton NJ	Fee Simple	н	272,500.00	235,364.64
Single-family non-residential real estate located at 304 Heron Road, Tuckerton NJ	Fee Simple	н	259,000.00	238,995.31
Single-family non-residential real estate located at 50097 Captain's Court, Frisco NC	Fee Simple	J	400,666.00	554,851.91
Single-family non-residential real estate located at 51532 State Highway 12, Frisco NC	Fee Simple	н	257,500.00	248,000.00
Single-family non-residential real estate located at 57 Parker Road, Tuckerton NJ	Fee Simple	н	349,000.00	286,359.76
Single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ	Fee Simple	J	1,822,500.00	1,648,021.22
Two-family non-residential real estate located at 10-12 Winged Foot Lane, Little Egg Harbor NJ	Fee Simple	н	270,000.00	127,842.66
Two-family non-residential real estate located at 2-4 Winged Foot Lane, Litttle Egg Harbor NJ	Fee Simple	н	270,000.00	131,417.13
Vacant land located at 27198 Sunset Drive, Salvo NC	Fee Simple	J	239,000.00	201,301.00
Vacant land located at 50123 Brooks Court, Frisco NC	Fee Simple	н	223,000.00	252,471.93
	TO		0.047.000.00	

TOTAL 6,647,396.00 (Report also on Summary of Schedules)

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Debtor(s)

Case No.

(If known)

### **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 the 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.		Cash	J	120.00
2. Checking, savings or other financial		RBC Bank checking account no. xxxxxx0677	J	473.75
accounts, certificates of deposit or		TD Bank checking account no. xxxxxx7296	J	3,952.86
shares in banks, savings and loan, thrift, building and loan, and		TD Bank savings account no. xxxxxx6394	J	24,152.15
homestead associations, or credit		Wachovia Bank checking account no. xxxxxxx2227	w	1.00
unions, brokerage houses, or cooperatives.		Wachovia Bank checking account no. xxxxxxxx9064	J	9.00
cooperatives.		Wachovia Bank guardian savings account maintained for benefit of minor son, having a total balance of \$900.00	w	0.00
		Wachovia Bank savings account no. xxxxxxxx3040	J	100.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household furnishings and appliances, located at four-family non-residential real property located at 232 Ocean Avenue, Sea Bright NJ, consisting of four (4) microwaves, four (4) refrigerators, four (4) dishwashers, four (4) washers and four (4) dryers	J	9,100.00
		Household furnishings and appliances, located at single-family non-residential real property located at 208 Heron Road, Tuckerton NJ, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) outdoor shed, one (1) fireplace/stove, one (1) washer and one (1) dryer	J	4,350.00
		Household furnishings and appliances, located at single-family non-residential real property located at 57 Parker Road, Tuckerton NJ, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) washer and one (1) dryer	J	1,700.00
		Household furnishings and appliances, located at single-family non-residential real property located at 107 Curlew Road, Tuckerton NJ, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) outdoor shed, one (1) fireplace/stove, one (1) washer and one (1) dryer	J	4,350.00
		Household furnishings and appliances, located at single-family non-residential real property located at 51532 State Highway 12, Frisco NC, consisting of two (2) microwaves, two (2) refrigerators, two (2) dishwashers, one (1) washer and one (1) dryer	J	2,450.00
		Household furnishings and appliances, located at single-family non-residential real property located at 50097 Captain's Court, Frisco NC, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, one (1) hot tub, one (1) washer and one (1) dryer	J	3,900.00
		Household furnishings and appliances, located at single-family non-residential real property located at 20 Walkill Road, Little Egg Harbor NJ, consisting of one (1) microwave, one (1)		2,750.00

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Debtor(s)

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(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

THE OFFROESTY       If a set of the s		-			]
barbècue, one (1) washer and one (1) diyer       3.200.         Household furnishings and appliances, located at single-family non-residential real property located at 107 Parker Road, Tuckerton NJ, consisting of one (1) microwave, one (1) washer and one (1) diyer       3.200.         Household furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following:       J         LUNIG ROOM- Two (2) chairs, two (2) tables, one (1) rug, one (1) lamp, six (6) pictures, one (1) mirror, asen (1) piano, there (3) vases, one (1) ledvision, one (1) VCR/DV Dipark, one (1) steree, one (1) sofa and assorted curlos;       J         DINING ROOM- One (1) table, six (6) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-five (25) pictures, one (1) clcx, assorted books, firree (3) window treatments, one (1) television, one (1) VCR/DVD piager, one (1) paren, streed CDS/DVDS/videos, one (1) ping ping table, one (1) point table, assorted books, firree (3) window treatments, one (1) television, one (1) VCR/DVD piager, one (1) piont table, assorted books, firree (3) window treatments, one (1) trees, one (1) distwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) parity end (1) trees, four (4) chairs, one (1) refrigerator, one (1) mitros, four (4) nightstands, assorted window treatments and one (1) television; and (1) rug (4) chairs, one (1) vanity, four (4) clccks, nine (6) rugs, six (6) lamps, nine (6) pictures, four (4) mitros, four (4) nightstands, assorted variane, one (1) tookcase and assorted books; and HOUS CHEFORT Three (3) books prings, four (4) mitros, four (4) nightstands, assorted window treatments and one (1) television; and they (blowing in addition to those already listed (valuation is included above): MISCELLANEOUS-Six (6) p	TYPE OF PROPERTY	O N	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	SECURED CLAIM OR
Household furnishings and appliances, located at single-family non-residential real estate located at 107 Parker Road, Tuckerton NJ, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, two (2) outdoor sheds, one (1) washer and one (1) dryer       3.200.         Household furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following:       58,975.         LIVING ROOM Two (2) chairs, two (2) tables, one (1) plano, thire (3) vases, one (1) features, one (1) mitror, one (1) plano, thire (3) vases, one (1) features, one (1) mitror, one (1) plano, thire (3) vases, one (1) ordina assorted dassorted gassware;       58,975.         FAMIL Y ROOM AND HALLWAYS Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-frive (23) pictures one television, one (1) VCR/DV Diay, one (1) hiereo, assorted disnerware, assorted china and assorted gassware;       58,975.         FAMIL Y ROOM AND HALLWAYS Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-frive (23) pictures one television, one (1) VCR/DV Diayer, one (1) stereo, assorted disnes;       1         BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, sever (7) chests, four (4) chairs, four (4) mitrors, four (4) nightstands, assorted window treatments, assorted dishes;       1         BEDROOMS Three (3) bods, inne (3) pictures, one (1) residential real estate located at 21 Seaview Avenue, Monmouth Beach, NJ, consisting and appliances, located at single-family machines, one (1) copying machine, three (3) desks, two (2) printers, four (4) nightstands, assorted window treatments, and one (1) taekvision;       0.         BEDROOMS Three					
residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following: LIVING ROOM- Two (2) chairs, two (2) tables, one (1) rug, one (1) lamp, six (6) pictures, one (1) mirror, one (1) piano, three (3) vases, one (1) television, one (1) VCRDVD player, one (1) stereo, one (1) sofa and assorted curicos: DINING ROOM- One (1) table, six (6) chairs, one (1) china cabinet, one (1) rug, six (6) pictures, one (1) mirror, assorted dinnerware, assorted china and assorted glassware; FAMILY ROOM AND HALLWAYS- Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-five (25) pictures, one (1) clock, assorted bocks, three (3) window treatments, assorted CDD/DVD/VIded games and one (1) soft; LAUNDRY ROOM- Two (2) washers, two (2) dryers and two (2) irons; KITCHEN- One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) hable and assorted dishes; BEDROOMS- Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mitroers, four (4) nightstands, assorted window treatments and one (1) television; HOME OFFICE- Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) television; MISCELLANEOUS- Six (6) pieces of luggage, assorted silverware, one (1) teas ast, twenty-five (25) bed shees, forty (40) pillowcases, ifteen (15) blacks, eight (18) tablecloths, ifteen (15) towks, twenty (20) hand towels/washcloths, intreen (13) lawn chairs, four (4) tables, one (1) haven, one (1) sawning machine, one (1) wheebarrow, assorted had tools, one (1) sawning was not (1) vacuum cleaner, two (2) air conditioners and three (3) lans			Household furnishings and appliances, located at single-family non-residential real property located at 107 Parker Road, Tuckerton NJ, consisting of one (1) microwave, one (1) refrigerator, one (1) dishwasher, two (2) outdoor sheds, one (1)		3,200.00
<ul> <li>(1) lamp, six (6) pictures, one (1) mirror, one (1) piano, three (3) vases, one (1) television, one (1) VCRVD player, one (1) stereo, one (1) sofa and assorted curios;</li> <li>DINING ROOM- One (1) table, six (6) chairs, one (1) mirror, assorted dinnerware, assorted china and assorted glassware;</li> <li>FAMILY ROOM AND HALLWAYS- Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-five (25) pictures, one (1) television, one (1) VCRVD player, one (1) stereo, assorted books, three (3) window treatments, one (1) television, one (1) VCRVD player, one (1) stereo, assorted CDS/DVDS/videos, one (1) pinon (1) to pieto, assorted done (1) sofa;</li> <li>LAUNDRY ROOM- Two (2) washers, two (2) dryers and two (2) irons;</li> <li>KITCHEN- One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted dishes;</li> <li>BEDROOMS- Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs; six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;</li> <li>HOME OFFICE- Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) television;</li> <li>HOME OFFICE- Three (3) computers, two (2) facsimile machines, one (1) television;</li> <li>HOME OFFICE- Six (6) pieces of luggage, assorted single-family residential real estate located at 2 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those aliready listed (valuation is included above);</li> <li>MISCELLANEOUS- Six (6) pieces of luggage, assorted silverware, one (1) televis, one (1) bankets, esorted hosen, inferen (13) lawn chairs, four (4) minors, four (4) the so, one (1) banchs, one (1) bankets, envery five (25) bankets, envery five (25) bankets, envery five (25) bankets, envery five (25) actions (2) air conditioners and three (3) lans.</li> </ul>			residential real estate located at 21 Seaview Avenue, Monmouth	J	88,975.00
cabinet, one (1) rug, six (6) picturës, one (1) mirror, assorted dinnerware, assorted china and assorted glassware;         FAMILY ROOM AND HALLWAYS Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, tventy-five (25) pictures, one (1) television, one (1) VCR/DVD player, one (1) storeo, assorted CDs/DVDs/videos, one (1) ping pong table, one (1) pool table, assorted board games and one (1) sofa;         LAUNDRY ROOM Two (2) washers, two (2) dryers and two (2) irons;       KITCHEN- One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted dishes;         BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, one (1) television;         HOME OFFICE Three (3) box springs, four (4) mirrors, one (1) television;       HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) television;         HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) television;       J       0.         HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) topying machine, three (3) desks, two (2) printers, one (1) television;       J       0.         HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) topying machine, three (3) desks, two (2) printers, one (1) television;       J       0.         HOME OFFICE Three (3) computers, two (2) backs we averue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above):       J			(1) lamp, six (6) pictures, one (1) mirror, one (1) piano, three (3) vases, one (1) television, one (1) VCR/DVD player, one (1)		
tables, two (2) sofas, two (2) rugs, twenty-five (25) picturés, one (1) clock, assorted books, three (3) window treatments, one (1) television, one (1) VCR/DVD player, one (1) stereo, assorted CDs/DVDs/videos, one (1) ping pong table, one (1) pool table, assorted board games and one (1) sofa;LAUNDRY ROOM Two (2) washers, two (2) dryers and two (2) irons;KITCHEN One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted dishes;BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; andJHOME OFFICE Six (6) pieces of luggage, assorted silverware, one (1) teas et, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, thirteen (1) saving of the following in addition to those already listed (valuation is included above);JMISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) teas et, wenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, thirteen (15) lawn nower, one (1) wheebarrow, assorted hand tools, one (1) sawing machine, one (1) lawn blower, one (1) trimmer, one (1) lawn blower, one (1) sewing machine, one (1) wacuun cleaner, two (2) air conditioners and three (3) fans			cabinet, one (1) rug, six (6) pictures, one (1) mirror, assorted		
<ul> <li>irons;</li> <li>KITCHEN One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted dishes;</li> <li>BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) (clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;</li> <li>HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) television;</li> <li>HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) television;</li> <li>HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; and</li> <li>Household furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above):</li> <li>MISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) sownblower, one (1) vacuum cleaner, two (2) air conditioners and three (3) fans</li> </ul>			tables, two (2) sofas, two (2) rugs, twenty-five (25) pictures, one (1) clock, assorted books, three (3) window treatments, one (1) television, one (1) VCR/DVD player, one (1) stereo, assorted CDs/DVDs/videos, one (1) ping pong table, one (1) pool table,		
freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted dishes;         BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;         HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; and       J         HOME OFFICE Six (6) pieces of luggage, assorted single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above):       J       0.         MISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) hench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) sewing machinee, one (1) trimmer, one (1) lawn blower, one (1) sewing machinee, one (1) sewing machinee, one (1) sewing machinee, one (1) sewing machinee, one (1) trimmer, one (2) air conditioners and three (3) fans					
mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; and Household furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above):J0.MISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) sewing machine, one (1) vacuum cleaner, two (2) air conditioners and three (3) fans			freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted		
machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; andJHousehold furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above):J0.MISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) sewing machione, one (1) vacuum cleaner, two (2) air conditioners and three (3) fans			mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and		
residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those already listed (valuation is included above): MISCELLANEOUS Six (6) pieces of luggage, assorted silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) snowblower, one (1) trimmer, one (1) lawn blower, one (1) sewing machione, one (1) vacuum cleaner, two (2) air conditioners and three (3) fans			machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1)		
silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) snowblower, one (1) trimmer, one (1) lawn blower, one (1) sewing machione, one (1) vacuum cleaner, two (2) air conditioners and three (3) fans			residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following in addition to those	J	0.00
Household furnishings and appliances, located at two-family J 3,050.			silverware, one (1) tea set, twenty-five (25) bed sheets, forty (40) pillowcases, fifteen (15) blankets, eight (8) tablecloths, fifteen (15) towels, twenty (20) hand towels/washcloths, thirteen (13) lawn chairs, four (4) tables, one (1) bench, one (1) barbecue, one (1) lawn mower, one (1) wheelbarrow, assorted hand tools, one (1) snowblower, one (1) trimmer, one (1) lawn blower, one (1) sewing machione, one (1) vacuum cleaner, two (2) air		
			Household furnishings and appliances, located at two-family	J	3,050.00

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Case No.

Desc Main

(If known)

# 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
			non-residential real property located at 10-12 Winged Foot Lane, Little Egg Harbor NJ, consisting of two (2) microwaves, two (2) refrigerators, two (2) dishwashers, two (2) washers and two (2) dryers		
			Household furnishings and appliances, located at two-family non-residential real property located at 2-4 Winged Foot Lane, Little Egg Harbor NJ, consisting of two (2) microwaves, two (2) referigerators, two (2) dishwashers, two (2) washers and two (2) dryers	J	3,050.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Baseball card collection	н	750.00
6.	Wearing apparel.		Clothing	J	3,500.00
7.	Furs and jewelry.		Three (3) rings, ten (10) necklaces, three (3) bracelets, three (3) pins, ten (10) pairs of earrings and one (1) watch	J	12,475.00
8.	Firearms and sports, photographic, and other hobby equipment.		One (1) guitar and assorted items of recreational exercise equipment	J	6,250.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of		Farm Family whole life insurance policy; \$50,000.00 face value, no present cash value	н	0.00
	each.		Farm Family whole life insurance policy; \$50,000.00 face value, no present cash value	w	0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) plan, excluded pursuant to IN RE YUHAS	н	28,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% owner of all issued and outstanding shares of Coastal Living Builders, LLC, a New Jersey limited liability company, whose assets consist of \$2,000.00 in bank deposits and a trailer valued at \$3,000.00	н	5,000.00
			Smith Barney financial management account no. xxxxx4310, consisting of cash, common stocks and options, exchange traded and closed end mutual funds, and certificates of deposit (valued as of 4/30/2009)	J	420,000.00
			Smith Barney financial management account no. xxxxx7317, consisting of cash, (valued as of 4/30/2009)	н	282.21
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16.	Accounts receivable.	X			

IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

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Debtor(s)

IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

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Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

17. Alimony, maintenance, support, and property settlements in which the dome is own which the dome i					ĹĬ,	
property settlements in which the debrer is or may be entitled. Give particulars.       X         3. Other tignidated debrs oved to debror particulars.       X         19. Equitable of future interest. Itic states, and itigs or proves       X         20. Contingent and onoccutingent interests in scate of a decoder, death benefit plan. Itic instance, or all decoder, including tax refunds, councilcains of the debror, and rights to storif claims. Give estimated value of each.       X         22. Plenest, copyrights, and other general intagibles. Give particulars.       X         23. Licenses, franchises, and other general intagibles. Give particulars.       X         24. Costomer lists or other compliations containing product or service from the debro debror by individuals necessories.       X         25. Automobiles, trucks, trailers, and orbastorid purposes.       1975 Buick LeSabre 2-door convertible; 68,000 miles to family on barbolic purpose.       H         26. Boats, motors, and accessories.       1975 Suick LeSabre 2-door convertible; 68,000 miles to family due barbolic purpose.       H       0.000         27. Alternatinand accessories.       X       X        1975 Buick LeSabre 2-door convertible; 68,000 miles to family due as of 5/27/2009)       H       15,470.00         28. Montonies, trucks, trailers, and udter vehic	TYPE OF PROPERTY		VPE OF PROPERTY     O N       DESCRIPTION AND LOCATION OF PROPERTY		HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR
including tax refunds. Give particulars.       X         19. Equilable or future instruct. If ference in a spheric in a schedule A - Real Property.       X         20. Contingent and unliquidated tax induction in schedule in the debtor orbit han those lister of a decedent, death benefit plan, life instructs, ord a decedent, death benefit plan, life instructs of a decedent, and rights to solid claims of every nature, including tax refunds, conner claims of the debtor, and rights to solid claims. Give exit plants. Give earlier the intellectual property. Give particulars.       X         21. Other contingent and unliquidated tax refunds, incomercial plant, life instructure. Since earlier tax is or other compliants. Give earlier tax is or other compliants. Give earlier tax is or other compliants. Clave earlier tax is or other compliants. Clave earlier tax is or other compliants. Earlier tax is or other compliants. Clave earlier tax is purchased of rof \$3,200,001 April 2009       H       6,000,001         208. Ford F-15D Super Cab 6-1/2' 4-door pickup truck; 12,000       H       1997 Yamaha Wave Venture 3-seater Jet Ski personal watercraft with trailer (NADA used boat low retail value as of 5/27/2009)       H       0,001         20. Autombibitier, fitting bib Ergoveries.       X       X       1975 Out of the seater of the seator of the seater of the seater of the seater of the seater of th	17.	property settlements in which the debtor is or may be entitled. Give	X			
adjusts, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A. Real Property.       X         20. Contingent and noncontingent interests in state of a decodent, death benefit phus, the issumate opticy, or usust.       X         21. Other contingent and unliquidated claims of every nature, including tax refunds, contendum of the debtor, and rights to setoff claims. Give estimated value of each.       X         22. Patents, copyrights, and other intelectual property. Give particulars.       X         23. Licenses, franchises, and other general intraphbs. Give particulars.       X         24. Customer lists or other compilations containing perconstructions of the particulars.       X         25. Automobile, trucks, trailers, and other vehicles and accessories.       1975 Buick LeSabre 2-door convertible; 68,000 miles information (a defined in 11 US C. § 1000 miles, purchased to 75,200.000 in April 2009 2008 Ford F-150 Super Cab 6-1/2' 4-door pickup truck; 12,000 miles (Kelley Blue Book private party retail value as of 5/27/2009)       H       15,470.00 115,470.00         26. Boats, motors, and accessories.       X       X       Import 12 for 5/27/2009)       H       15,470.00 11,997 Yamaha Wave Venture 3-seater Jet Ski personal watercraft with trailer (NADA used boat low retail value as of 5/27/2009)       H       13,540.00         27. Aircraft and accessories.       X       X       X       X         28. Office equipment, furnishings, and supplies used in business.       X       X       X	18.	including tax refunds. Give	X			
<ul> <li>and referses in estate of a decedent, death benefit plan, life insurance policy, or trust.</li> <li>21. Other contingent and unliquidated claims of every nature, including tax refronds, counterchaims of the debtor, and rights to steeff claims. Give estimated value of each.</li> <li>22. Patents, copyrights, and other intellectual property. Give particulars.</li> <li>23. Licenses, franchises, and other general intragibles. Give particulars.</li> <li>24. Customer lists or other compilations is contraction of the debtor by individual in connection of a deceded to the debtor by individual in connection of a deceded property. Give particulars.</li> <li>25. Automobiles, trucks, truites, and other vehicles and accessories.</li> <li>26. Boats, motors, and accessories.</li> <li>27. Aircraft and accessories.</li> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies used in business.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery, fixtures, equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>20. Machinery fixtures equipment, and supplies used in business.</li> <li>21. Aircraft and accessories.</li> <li>22. Aircraft and supplies used in business.</li> <li>23. Other equipment, furnishings, and supplies used in business.</li> <li>24. Art supplies and drafting table</li> <li>25. Aircraft and accessories.</li> <li>26. Boars, motors, equipment, and</li></ul>	19.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	x			
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<ul> <li>with trailer (NADA used boat low retail value as of 5/27/2009)</li> <li>1998 Starcraft 18' 50hp boat with trailer (NADA used boat low retail value as of 5/27/2009)</li> <li>2000 Mako Marine 22' 200 hp boat with trailer (NADA used boat low retail value as of 5/27/2009)</li> <li>2000 Mako Marine 22' 200 hp boat with trailer (NADA used boat low retail value as of 5/27/2009)</li> <li>27. Aircraft and accessories.</li> <li>X</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>X</li> <li>Art supplies and drafting table</li> <li>Personal work tools used in business</li> <li>W 900.00</li> <li>H 3,000.00</li> </ul>	1			-		0.00
<ul> <li>retail value as of 5/27/2009)</li> <li>2000 Mako Marine 22' 200 hp boat with trailer (NADA used boat low retail value as of 5/27/2009)</li> <li>Aircraft and accessories.</li> <li>Office equipment, furnishings, and supplies.</li> <li>Machinery, fixtures, equipment, and supplies used in business.</li> <li>Machinery, fixtures, equipment, and supplies used in business.</li> <li>Machinery fixtures, equipment, and supplies used in business.</li> <li>Machinery fixtures, equipment, and supplies used in business.</li> </ul>	26.	Boats, motors, and accessories.			н	1,820.00
<ul> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and personal work tools used in business.</li> <li>29. Machinery, fixtures, equipment, and supplies and drafting table</li> <li>20. We supplies used in business.</li> <li>20. Machinery, fixtures, equipment, and supplies and drafting table</li> <li>20. Machinery fixtures, equipment, and supplies and drafting table</li> <li>21. Art supplies and drafting table</li> <li>22. We supplies used in business</li> <li>23. Machinery fixtures, equipment, and supplies and drafting table</li> <li>24. Art supplies and drafting table</li> <li>25. We supplies used in business</li> <li>26. Machinery fixtures are a fixture of a stable of a stable</li></ul>	1				н	4,760.00
<ul> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>X Art supplies and drafting table Personal work tools used in business</li> <li>M 3,000.00</li> </ul>	1				н	13,540.00
29. Machinery, fixtures, equipment, and supplies used in business.       Art supplies and drafting table       W       900.00         Personal work tools used in business       H       3,000.00	27.	Aircraft and accessories.				
supplies used in business.     Personal work tools used in business     H     3,000.00	28.	• • •	X			
	29.					900.00
30. Inventory.     Numerous works of art in various genres     W     10,000.00	30.	**		Personal work tools used in business Numerous works of art in various genres	н W	3,000.00 10,000.00

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	Debtor(s)	

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

Page 23 of 65

			то	TAL	710,830.97
32. 33. 34. 35.	Animals. Crops - growing or harvested. Give particulars. Farming equipment and implements. Farm supplies, chemicals, and feed. Other personal property of any kind not already listed. Itemize.	N E	"Sparky," an 8-year old West Highland terrier dog, value unknown. Debtors shall claim maximum exemption to which they are entitled under 11 U.S.C. 522(d)(5) Potential claim as parents/guardians on behalf of minor son arising from automobile accident on April 9, 2009, value unknown.	L HUSBAND, W OR COMP.	LEDUCTING ANY SECURED CLAIM OR EXEMPTION 20,200.00
	TYPE OF PROPERTY		DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	

(Include amounts from any continuation sheets attached.

Report total also on Summary of Schedules.)

(If known)

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B6B (Official Form 6B) (12/07) - 2001:

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Case No.

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Desc Main

IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Case No.

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  $(\mbox{Check one box})$ 

Check if debtor claims a homestead exemption that exceeds \$136,875.

heck one box)	
▼11 U.S.C.	§ 522(b)(2)
11 U.S.C.	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
	11 USC § 522(d)(1)	40,400.00	1,822,500.00
SCHEDULE B - PERSONAL PROPERTY Cash	11 USC § 522(d)(5)	120.00	120.00
Household furnishings and appliances, located at single-family residential real estate located at 21 Seaview Avenue, Monmouth Beach NJ, consisting of the following:	11 USC § 522(d)(3)	19,700.00	88,975.00
LIVING ROOM Two (2) chairs, two (2) tables, one (1) rug, one (1) lamp, six (6) pictures, one (1) mirror, one (1) piano, three (3) vases, one (1) television, one (1) VCR/DVD player, one (1) stereo, one (1) sofa and assorted curios;			
DINING ROOM- One (1) table, six (6) chairs, one (1) china cabinet, one (1) rug, six (6) pictures, one (1) mirror, assorted dinnerware, assorted china and assorted glassware;			
FAMILY ROOM AND HALLWAYS Four (4) chairs, four (4) tables, two (2) sofas, two (2) rugs, twenty-five (25) pictures, one (1) clock, assorted books, three (3) window treatments, one (1) television, one (1) VCR/DVD player, one (1) stereo, assorted CDs/DVDs/videos, one (1) ping pong table, one (1) pool table, assorted board games and one (1) sofa;			
LAUNDRY ROOM Two (2) washers, two (2) dryers and two (2) irons;			
KITCHEN One (1) microwave, one (1) refrigerator, one (1) freezer, one (1) dishwasher, five (5) window treatments, assorted utensils, twelve (12) stools, one (1) table and assorted dishes;			
BEDROOMS Three (3) beds, three (3) box springs, four (4) mattresses, seven (7) chests, four (4) chairs, one (1) vanity, four (4) clocks, nine (9) rugs, six (6) lamps, nine (9) pictures, four (4) mirrors, four (4) nightstands, assorted window treatments and one (1) television;			
HOME OFFICE Three (3) computers, two (2) facsimile machines, one (1) copying machine, three (3) desks, two (2) printers, one (1) telephone, four (4) file cabinets, one (1) bookcase and assorted books; and			
Clothing	11 USC § 522(d)(5)	2,030.00	3,500.00
Three (3) rings, ten (10) necklaces, three (3) bracelets, three (3) pins, ten (10) pairs of earrings and one (1) watch	11 USC § 522(d)(4)	2,700.00	12,475.00
401(k) plan, excluded pursuant to IN RE	11 USC § 522(d)(12)	28,000.00	28,000.00

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

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Debtor(s)

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(If known)

Desc Main

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

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DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
YUHAS 1975 Buick LeSabre 2-door convertible; 68,000 miles	11 USC § 522(d)(2)	3,250.00	6,000.00
	11 USC § 522(d)(2)	3,200.00	3,200.00
	11 USC § 522(d)(6)	900.00	900.00
	11 USC § 522(d)(6)	3,000.00	3,000.00
Potential claim as parents/guardians on behalf of minor son arising from automobile accident on April 9, 2009, value unknown.	11 USC § 522(d)(11)(A)	20,200.00	20,200.00

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Case No.

(If known)

### 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 the 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 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 Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>5706</b>		н	Mortgage account opened 2/07				1,121,916.48	
Bank of America Home Loans 450 American Street Simi Valley, CA 93065			Mortgage secured against four-family non-residential real estate located at 232 Ocean Avenue, Sea Bright NJ					
			VALUE \$ 1,395,000.00					
ACCOUNT NO.			Assignee or other notification for: Bank of America Home Loans					
BAC Home Loans Servicing Attention: Customer Service PO Box 5170 Simi Valley, CA 93062-5170								
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Bank Of America Home Loans Payoff Dep't, Mail Stop TX2-981-03-13 7105 Corporate Drive Plano, TX 75024-4100			Bank of America Home Loans					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for: Bank of America Home Loans					
Countrywide Home Loans Attention: Customer Service, SVB-314 PO Box 5170 Simi Valley, CA 93062-5170			Bank of America nome Loans					
			VALUE \$					
<b>7</b> continuation sheets attached			(Total of th		age	e)	\$ 1,121,916.48	\$
			(Use only on la		Fota oage		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

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Debtor(s)

Case No.

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>7770</b>		н	Mortgage account opened 8/07				286,359.76	
Bank of America Home Loans 450 American Street Simi Valley, CA 93065			Mortgage secured against single-family non-residential real property located at 57 Parker Road, Tuckerton NJ					
			VALUE \$ 349,000.00	-				
ACCOUNT NO.			Assignee or other notification for:					
Bank Of America Home Loans Payoff Dep't, Mail Stop TX2-981-03-13 7105 Corporate Drive Plano, TX 75024-4100			Bank of America Home Loans					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Countrywide Home Loans Att'n: Bankruptcy, Mail Stop, SVB-314 PO Box 5170 Simi Valley, CA 93062-5170			Bank of America Home Loans					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for: Bank of America Home Loans					
Countrywide Home Loans PO Box 660694 Dallas, TX 75266-0694								
			VALUE \$					
ACCOUNT NO. 5604		н	Mortgage account opened 3/08				232,232.34	
Bank of America Home Loans 450 American Street Simi Valley, CA 93065			Mortgage secured against single-family non-residential real estate located at 107 Parker Road, Tuckerton NJ					
			VALUE \$ 305,000.00					
ACCOUNT NO.			Assignee or other notification for: Bank of America Home Loans					
BAC Home Loans Servicing Attention: Customer Service PO Box 5170 Simi Valley, CA 93062-5170								
			VALUE \$					
Sheet no1 of7 continuation sheets attac Schedule of Creditors Holding Secured Claims	hed	to	(Total of t			e)	\$ 518,592.10	\$
			(Use only on l				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Summary of Certain Liabilities and Related Data.)

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:					
Bank Of America Home Loans Payoff Dep't, Mail Stop TX2-981-03-13 7105 Corporate Drive Plano, TX 75024-4100			Bank of America Home Loans					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for: Bank of America Home Loans					
Countrywide Home Loans Att'n: Bankruptcy, Mail Stop, SVB-314 PO Box 5170 Simi Valley, CA 93062-5170								
			VALUE \$					
ACCOUNT NO. 8426		J	Revolving account opened 11/06				146,680.00	
Chase PO Box 901039 Fort Worth, TX 76101			Third mortgage/home equity line of credit secured against single-family residence located at 21 Seaview Avenue, Monmouth Beach NJ					
			VALUE \$ 1,822,500.00					
ACCOUNT NO.			Assignee or other notification for: Chase					
Chase 8333 Ridgepoint Drive Irving, TX 75063								
			VALUE \$					
ACCOUNT NO. <b>4872</b>		н	Mortgage account opened 9/06				248,000.00	
First Horizon Home Loans 4000 Horizon Way, Suite 100 Irving, TX 75063			Mortgage secured against single-family non-residential real estate located at 51532 State Highway 12, Frisco NC					
			VALUE \$ 257,500.00					
ACCOUNT NO.			Assignee or other notification for:		1			
First Horizon Mail Code 6412 4000 Horizon Way Irving, TX 75063			First Horizon Home Loans					
			VALUE \$		1			
Sheet no. <u>2</u> of <u>7</u> continuation sheets attach	ed 1	to		Sut				
Schedule of Creditors Holding Secured Claims			(Total of the		0	<i>,</i>	\$ 394,680.00	\$
			(Use only on la		Tot bage		\$	\$
				1	Ĵ		(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>7751</b>		н	Mortgage account opened 9/06				238,995.31	
First Horizon Home Loans 4000 Horizon Way, Suite 100 Irving, TX 75063			Mortgage secured against single-family non-residential real property located at 304 Heron Road, Tuckerton NJ					
			VALUE \$ 259,000.00					
ACCOUNT NO. First Horizon Mail Code 6412 4000 Horizon Way Irving, TX 75063			Assignee or other notification for: First Horizon Home Loans					
			VALUE \$					
ACCOUNT NO. 6121		н	Installment account opened 10/08				36,075.82	20,605.82
Ford Motor Credit Corporation PO Box 542000 Omaha, NE 68154-8000			Truck Ioan secured against 2008 Ford F-150 Super Cab 6-1/2' 4-door pickup truck					
			VALUE \$ 15,470.00					
ACCOUNT NO.			Assignee or other notification for:					
Ford Motor Credit Corporation Ford Credit National Bankruptcy Center PO Box 537901 Livonia, MI 48153			Ford Motor Credit Corporation					
			VALUE \$					
ACCOUNT NO. 6060		н	Installment account opened 3/08				13,293.00	13,293.00
GMAC PO Box 103424 Roseville, MN 55113			Lease of 2008 Chevrolet Impala LTZ 4-door sedan					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
GMAC PO Box 105677 Atlanta, GA 30348			GMAČ					
			VALUE \$					
Sheet no3 of7 continuation sheets attack Schedule of Creditors Holding Secured Claims	ned	to	(Total of t	his		e)	\$ 288,364.13	\$ 33,898.82
			(Use only on 1		Tot page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

also on Statistical Summary of Certain Liabilities and Related

Schedules.)

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			()					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>7234</b>	1	J	Mortgage account opened 5/08				699,859.41	
Hudson City Savings Bank West 80 Century Road Paramus, NJ 07652			First mortgage secured against single-family residence located at 21 Seaview Avenue, Monmouth Beach NJ					
			VALUE \$ 1,822,500.00					
ACCOUNT NO. 8179		J	Mortgage account opened 12/06				292,303.94	
Hudson City Savings Bank West 80 Century Road Paramus, NJ 07652			Mortgage secured against single-family non-residential real property located at 107 Curlew Road, Tuckerton NJ					
			VALUE \$ 329,230.00					
ACCOUNT NO. <b>4669</b>		J	Mortgage account opened 3/07				252,471.93	29,471.9
RBC Bank PO Box 1220 Rocky Mount, NC 27802			Mortgage secured against vacant land located at 50123 Brooks Court, Frisco NC					
			VALUE \$ 223,000.00					
ACCOUNT NO.			Assignee or other notification for:					
RBC Bank 134 North Church Street Rocky Mount, NC			RBC Bank					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for: RBC Bank					
RBC Bank PO Box 100 Rocky Mount, NC 27802								
			VALUE \$					
ACCOUNT NO. <b>5046</b>		J	Mortgage account opened 2/05				201,301.00	
RBC Bank PO Box 1220 Rocky Mount, NC 27802			Mortgage secured against vacant land located at 27198 Sunset Drive, Salvo NC					
			VALUE \$ 239,000.00					
Sheet no. <u>4</u> of <u>7</u> continuation sheets attace Schedule of Creditors Holding Secured Claims	ched	to	(Total of t	his j		e)	\$ 1,445,936.28	\$ 29,471.93
			(Use only on l		Tot page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Summary of Certain Liabilities and Related Data.)

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:					
RBC Bank PO Box 100 Rocky Mount, NC 27802			RBC Bank					
			VALUE \$					
ACCOUNT NO. <b>7533</b>		н	Mortgage account opened 1/07				554,851.91	154,185.9
Thornburg Mortgage 425 Phillips Boulevard Ewing, NJ 08618			Mortgage secured against single-family non-residential real property located at 50097 Captain's Court, Frisco NC					
			VALUE \$ 400,666.00					
ACCOUNT NO. 3040		Н	Revolving account opened 4/05				801,481.81	
Wachovia Bank PO Box 3117 Winston-Salem, NC 27012			Second mortgage secured against single-family residence located at 21 Seaview Avenue, Monmouth Beach NJ					
			VALUE \$ 1,822,500.00					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Bank PO Box 3117 Winston-Salem, NC 27012			Wachovia Bank					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Bank Customer Service PO Box 563966 Charlotte, NC 28296-3966			Wachovia Bank					
			VALUE \$					
ACCOUNT NO. <b>8874</b>		J	Mortgage account opened 3/04				149,354.76	
Wachovia Mortgage Company, FSB PO Box 900001 Raleigh, NC 27675-9001			Mortgage secured against single-family non-residential real property located at 20 Walkill Road, Little Egg Harbor NJ					
			VALUE \$ 255,000.00					
Sheet no5 of7 continuation sheets attac Schedule of Creditors Holding Secured Claims	ched	to	(Total of	this	Tot	e) al	\$ 1,505,688.48	
			(Use only on	last	pag	e)	\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB 1100 Corporate Center Raleigh, NC 27607-5066			Wachovia Mortgage Company, FSB					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB PO Box 3008 Raleigh, NC 27602			Wachovia Mortgage Company, FSB					
			VALUE \$					
ACCOUNT NO. 3678		н	Mortgage account opened 7/04				127,842.66	
Wachovia Mortgage Company, FSB PO Box 900001 Raleigh, NC 27675-9001			Mortgage secured against two-family non-residential real estate located at 10-12 Winged Foot Lane, Little Egg Harbor NJ					
			VALUE \$ 270,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB 1100 Corporate Center Raleigh, NC 27607-5066			Wachovia Mortgage Company, FSB					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB PO Box 3008 Raleigh, NC 27602			Wachovia Mortgage Company, FSB					
			VALUE \$					
ACCOUNT NO. <b>7325</b>		н	Mortgage account opened 5/06		1		235,364.64	
Wachovia Mortgage, FSB PO Box 900001 Raleigh, NC 27675-9000			Mortgage secured against single-family non-residential real estate located at 208 Heron Road, Tuckerton NJ					
			VALUE \$ 272,500.00	1	1			
Sheet no. 6 of 7 continuation sheets attache Schedule of Creditors Holding Secured Claims	ed t	0	-		otota		\$ 363,207.30	\$
			(Use only on la		Tota page		\$	\$
				1		,	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Summary of Certain Liabilities and Related Data.)

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB 1100 Corporate Center Raleigh, NC 27607-5066			Wachovia Mortgage, FSB					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB PO Box 3008 Raleigh, NC 27602			Wachovia Mortgage, FSB					
			VALUE \$					
ACCOUNT NO. <b>3553</b>		н	Mortgage account opened 7/04				131,417.13	
Wachovia Mortgage, FSB PO Box 900001 Raleigh, NC 27675-9001			Two-family non-residential real estate located at 2-4 Winged Foot Lane, Little Egg Harbor NJ					
			VALUE \$ 270,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB 1100 Corporate Center Raleigh, NC 27607-5066			Wachovia Mortgage, FSB					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Wachovia Mortgage Company, FSB PO Box 3008 Raleigh, NC 27602			Wachovia Mortgage, FSB					
			VALUE \$					
ACCOUNT NO.								
				_				
Sheet no. <b>7</b> of <b>7</b> continuation sheets attach			VALUE \$	Sut	L			
Sheet no. <u>7</u> of <u>7</u> continuation sheets attached Schedule of Creditors Holding Secured Claims	cul	.0	(Total of the	nis p	bag	e)	\$ 131,417.13	\$
			(Use only on la		Tot bag		\$ 5,769,801.90	\$ 217,556.66

(Report also on Summary of Schedules.)

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

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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Cours.)

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).

### **V** 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.

2 continuation sheets attached

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-		Debtor(s)			(If known)
		(Continua	NG UNSECURED P htion Sheet) ts Owed to Governm		AIMS
		(Type of Priority for Cl	aims Listed on This Sheet)		
	) JOINT,		ED		AMOUNT

	_			_	_	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. ot60		н	2009						
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 real estate taxes for 304 Heron Road, Tuckerton NJ						
							805.60	805.60	
ACCOUNT NO. ot46		н	2009						
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 water and sewer charges for 208 Heron Road, Tuckerton NJ						
							220.16	220.16	
ACCOUNT NO. ot46		Н	2009						
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 real estate taxes for 208 Heron Road, Tuckerton NJ						
							1,102.17	1,102.17	
ACCOUNT NO. ot57		J	2009				1,102.11	1,102.11	
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 water and sewer charges for 107 Curlew Road, Tuckerton NJ						
							220.16	220.16	
ACCOUNT NO. ot57		J	2009						
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 real estate taxes for 107 Curlew Road, Tuckerton NJ						
							1,200.85	1,200.85	
ACCOUNT NO. Lot4		Н	2009						
Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087			Unpaid second quarter 2009 water and sewer charges for 57 Parker Road, Tuckerton NJ						
							220.16	220.16	
Sheet no. <u>1</u> of <u>2</u> continuation sheets Schedule of Creditors Holding Unsecured Priority			to (Totals of th	-	age	e)	\$ 3,769.10	\$ 3,769.10	\$
(Use only on last page of the comp	plete	ed Sch	nedule E. Report also on the Summary of Sch		Fota iles		\$		
			last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic		e,		\$	\$
						1			•

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)										
Taxes and Other Certain Debts Owed to Governmental Units (Type of Priority for Claims Listed on This Sheet)										
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCOUNT NO. Lot4 Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087		Н	2009 Unpaid second quarter 2009 real estate taxes for 57 Parker Road, Tuckerton NJ							
ACCOUNT NO. Lot4 Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087		H	2009 Unpaid second quarter 2009 real estate taxes for 107 Parker Road, Tuckerton NJ				1,635.60	1,635.60		
ACCOUNT NO.							282.46	282.46		
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no. <u>2</u> of <u>2</u> continuation sheet Schedule of Creditors Holding Unsecured Priority			to (Totals of t			e)	\$ 1,918.06	\$ 1,918.06	\$	
(Us	se oi	nly on	adule E. Report also on the Summary of Scl last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Related	hedu J	ıles Fot abl	.) al e,	\$ 5,687.16	\$ 5,687.16	\$	

 
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Case No.

### (If known)

#### 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 nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7012	Х	н	Various	х	Х	Х	
Advanta PO Box 30715 Salt Lake City, UT 84130-0715			Goods and services rendered				
							23,229.51
ACCOUNT NO. 2004 American Express PO Box 981535 El Paso, TX 79998	x	н	Various Goods and services rendered	x	x	x	
		<b> </b>					8,433.52
ACCOUNT NO. 4468 Bank Of America PO Box 15026 Wilmington, DE 19850-5926		н	Revolving account opened 3/06 Goods and services rendered			x	
ACCOUNT NO.			Assignee or other notification for:				18,832.71
Bank Of America PO Box 17054 Wilmington, DE 19884			Bank Of America				
5 continuation sheets attached			(Total of th (Use only on last page of the completed Schedule F. Report	T	age 'ota	e) al	\$ 50,495.74

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

\$

B6F (Official Form SF) (1207,480,4 Doc 1 F IN RE Brady, Richard Michael Jr. & Brady, C	D	ocui	6/09/09 Entered 06/09/09 09:02:02 ment Page 38 of 65 n Case No.		: N	Ла	in
	btor(				(If	kno	wn)
SCHEDULE F - CREDIT	OR		OLDING UNSECURED NONPRIORITY (	CLAIN	ЛS	5	
		)) 	Continuation Sheet)		—	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	1		Assignee or other notification for: Bank Of America		-		
Bank Of America Attention: Bankruptcy, NC4-105-02-77 PO Box 26012 Greensboro, NC 27410			Bank Of America				
ACCOUNT NO. <b>5031</b>	+	н	Revolving account opened 1/09		-	Х	
Chase PO Box 15298 Wilmington, DE 19850-5298			Goods and services rendered				
					L		8,240.00
ACCOUNT NO.	4		Assignee or other notification for: Chase				
Chase PO Box 15299 Wilmington, DE 19850-5298							
ACCOUNT NO.	-		Assignee or other notification for:		-		
Chase 800 Brooksedge Boulevard Westerville, OH 43081			Chase				
ACCOUNT NO.	+		Assignee or other notification for:		┢		
Chase PO Box 15049 Wilmington, DE 19886-5049			Chase				
ACCOUNT NO. <b>4965</b>	+	н	Revolving account opened 9/99		┢	Х	
Discover More Card PO Box 30943 Salt Lake City, UT 84130			Goods and services rendered				
ACCOUNT NO.	+		Assignee or other notification for:				14,110.81
Discover PO Box 15316 Wilmington, DE 19850-5192			Discover More Card				
Sheet no1 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		L	I	Sub l of this p			\$ 22,350.81
				-	Tota	al	

\$

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

IN RE Brady, Richard Michael Jr. & Brady, C	aro	l An	n Case No	)			
Del	btor(	s)			(If	f kno	own)
SCHEDULE F - CREDIT	OR		OLDING UNSECURED NONPRIOR	ITY CLAI	MS	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	PONTH NCB NT	UNLIOUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	+		Assignee or other notification for:		1		
Discover Financial Attention: Bankrutpcy Department PO Box 3025 New Albany, OH 43054			Discover More Card				
ACCOUNT NO.	+		Assignee or other notification for:		_	+-	
Discover More Card PO Box 30421 Salt Lake City, UT 84130-0421			Discover More Card				
ACCOUNT NO. <b>2923</b>	-	w	Revolving account opened 11/05		-	Х	
GE Money Bank/J.C. Penney PO Box 981400 El Paso, TX 79998			Goods and services rendered				
ACCOUNT NO.	+		Assignee or other notification for:		_	_	157.00
GE Money Bank/J.C. Penney Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076			GE Money Bank/J.C. Penney				
ACCOUNT NO.	+		Assignee or other notification for:			+-	
GE Money Bank/J.C. Penney PO Box 981402 El Paso, TX 79998			GE Money Bank/J.C. Penney				
ACCOUNT NO. <b>1969</b>	x	н	Various		+	x	
Home Depot Credit Services PO Box 689100 Des Moines, IA 50368			Goods and services rendered				
ACCOUNT NO.	+		Assignee or other notification for:		+	+	675.84
Home Depot Credit Services PO Box 653002 Dallas, TX 75265-3002			Home Depot Credit Services				
Sheet no2 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>		Su (Total of this	ibto		\$ 832.84
schedule of Creditors rolding Unsecured Nonpriority Claims	,			(TOTAL OF THIS	pag	,c)	\$ <b>832.84</b>

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Document

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

Total

\$

IN RE Brady, Richard Michael Jr. & Brady, Ca Deb			Case No.		(]	f kn	own)
SCHEDULE F - CREDITO	DR		OLDING UNSECURED NONPRIORIT	Y CLAI	Μ	S	
		))	Continuation Sheet)	r			1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4341</b>	X	н	Various			X	
Home Depot Credit Services PO Box 689147 Des Moines, IA 50368-9147			Goods and services rendered				
ACCOUNT NO.			Assignee or other notification for:		_		23,267.92
Home Depot Credit Services PO Box 653021 Dallas, TX 75265-3021			Home Depot Credit Services				
ACCOUNT NO. <b>2251</b>	+	J	Revolving account opened 6/94			Х	
HSBC PO Box 5253 Carol Stream, IL 60197			Goods and services rendered				
ACCOUNT NO.	-		Assignee or other notification for:			_	5,212.00
HSBC Attention: Bankruptcy PO Box 15522 Wilmington, DE 19850			HSBČ				
ACCOUNT NO. <b>9720</b>		w	Revolving account opened 6/94				
Macy's East FDSB 9111 Duke Boulevard Mason, OH 45040			Goods and services rendered				
						_	99.00
ACCOUNT NO. Macy's East FDSB Attention: Bankruptcy PO Box 8053 Mason, OH 45040			Assignee or other notification for: Macy's East FDSB				
ACCOUNT NO. <b>2115</b>	┢	w	Revolving account opened 4/03		+	X	
Target National Bank C/O Target Credit Services PO Box 673 Minneapolis, MN 55440-0673			Goods and services rendered				
Shoot no 2 of E-minuting hours in 1 is							1,489.00
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(	Su Total of this		otal ge)	\$ 30,067.92

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

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Del	otor(	s) S H(	(If known) OLDING UNSECURED NONPRIORITY CLAIMS Continuation Sheet)
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE
ACCOUNT NO. Target PO Box 9475 Minneapolis, MN 55459			Assignee or other notification for: Target National Bank
ACCOUNT NO.	-		
ACCOUNT NO.			
ACCOUNT NO.			
Sheet no4 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page) \$ Total (Use only on last page of the completed Schedule F. Report also on

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

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

**Continuation Sheet - Page 5 of 5** 

The Debtors dispute those debts listed in the prior schedules as "disputed" to the extent of any late fees, over-the-limit fees, penalty interest fees, check-by-phone fees, account review fees, collection fees, credit availability fees, account review and account status fees, and any other similar, related or other collateral charges or fees however described.

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Case No.

(If known)

#### 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).

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.
GMAC PO Box 103424 Roseville, MN 55113	Lease of 2008 Chevroelt Impala LTZ 4-door sedan, at a monthly lease payment of \$381.98; lease expires March 7, 2012
Drew McNerney 232 Ocean Avenue, Unit A Sea Bright, NJ 07760	Lease of one unit within four-family non-residential real property, located at 232 Ocean Avenue, Unit A, Sea Bright NJ at a monthly rental of \$2,500.00; lease expires March 14, 2010.
Chris Siclair 232 Ocean Avenue, Unit A Sea Bright, NJ 07760	
Michael Brady 232 Ocean Avenue, Unit A Sea Bright, NJ 07760	
Donna Hilcken 232 Ocean Avenue, Unit C Sea Bright, NJ 07760	Lease of one unit within four-family non-residential real property, located at 232 Ocean Avenue, Unit C, Sea Bright NJ at a monthly rental of \$1,750.00; lease expires September 4, 2009.
Kathi Rich 232 Ocean Avenue, Unit D Sea Bright, NJ 07760	Lease of one unit within four-family non-residential real property, located at 232 Ocean Avenue, Unit D, Sea Bright NJ at a monthly rental of \$1,750.00; lease expires September 16, 2009.
Wayne Lawson 232 Ocean Avenue, Unit D Sea Bright, NJ 07760	
Brett Bullock 232 Ocean Avenue, Unit B Sea Bright, NJ 07760	Lease of one unit within four-family non-residential real property, located at 232 Ocean Avenue, Unit B, Sea Bright N, at a monthly rental of \$1,750.00; lease expires May 29, 2010.
Devon And Kelly Baker 2 Winged Foot Lane Little Egg Harbor, NJ 08087	Lease of one unit within two-family non-residential real property, located at 2 Winged Foot Lane, Little Egg Harbor NJ, at a monthly rental of \$1,050.00; lease expires October 31 2009.
Jennifer Bucio 4 Winged Foot Lane Little Egg Harbor, NJ 08087	Lease of one unit within two-family non-residential real property, located at 4 Winged Foot Lane, Little Egg Harbor NJ, at a monthly rental of \$995.00; lease expires January 14, 2010.
Brandon Schultz 4 Winged Foot Lane Little Egg Harbor, NJ 08087	
Ed Parkhill 4 Winged Foot Lane Little Egg Harbor, NJ 08087	
Lisa Williams 10 Winged Foot Lane Little Egg Harbor, NJ 08087	Lease of one unit within two-family non-residential real property, located at 10 Winged Foot Lane, Little Egg Harbor NJ, at a monthly rental of \$975.00; lease expires August 31, 2009.
Cliff Rance 12 Winged Foot Lane Little Egg Harbor, NJ 08087	Lease of one unit within two-family non-residential real property, located at 12 Winged Foot Lane, Little Egg Harbor NJ, at a monthly rental of \$1,000.00; lease expires October 37 2009.
Robert And Joann Smith 20 Walkill Road Little Egg Harbor, NJ 08087	Lease of single-family non-residential real property, located at 20 Walkill Road, Little Egg Harbor NJ, at a monthly rental o \$1,350.00; lease expires November 30, 2009.
John Smith 20 Walkill Road Little Egg Harbor, NJ 08087	
James Montgomery	Lease of single-family non-residential real property, located

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Doc 1

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES (Continuation Sheet)

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NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.
OF OTHER PARTIES TO LEASE OR CONTRACT 57 Parker Road Tuckerton, NJ 08087	state CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. at 57 Parker Road, Tuckerton NJ, at a monthly rental of \$1,09500; lease expires January 31, 2010.
Jennifer Tilton 57 Parker Road Tuckerton, NJ 08087	
Laura Giberson 107 Curlew Road Tuckerton, NJ 08087	Lease of single-family non-residential real property, located at 107 Curlew Road, Tuckerton NJ, at a monthly rental of \$1,195.00; lease expires February 6, 2010.
John Zapf 107 Curlew Road Tuckerton, NJ 08087	
Jason Perez 107 Parker Road Tuckerton, NJ 08087	Lease of single-family non-residential real property, located at 107 Parker Road, Tuckerton NJ, at a monthly rental of \$1,250.00; lease expires May 14, 2010.
Michelle Warrington 107 Parker Road Tuckerton, NJ 08087	
Kim Coogan 208 Heron Road Tuckerton, NJ 08087	Lease of single-family non-residential real property, located at 208 Heron Road, Tuckerton NJ, at a monthly rental of \$1,050.00; lease expires December 30, 2009.
Curvey Landry 208 Heron Road Tuckerton, NJ 08087	
Jack Quidley 50097 Captain's Court Frisco, NC 27936	Lease of single-family non-residential real property, located at 50097 Captain's Court, Frisco NC, at a monthly rental of \$1,000.00; lease expires February 28, 2010.
Betty Anne Tolson 57532 State Highway 12 Frisco, NC 27936	Lease of single-family non-residential real property, located at 57532 State Highway 12, Frisco NC, at a monthly rental of \$1,150.00; lease expires October 31, 2009.

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann

Debtor(s)

Case No.

(If known)

#### **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 the 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
Coastal Living Builders, LLC 21 Seaview Avenue Monmouth Beach, NJ 07750	Home Depot Credit Services PO Box 689147 Des Moines, IA 50368-9147
Shore Deck Maintenance 21 Seaview Avenue Monmouth Beach, NJ 07750-1347	American Express PO Box 981535 El Paso, TX 79998
	Home Depot Credit Services PO Box 689100 Des Moines, IA 50368
Shore Landscaping & Deck 21 Seaview Avenue Monmouth Beach, NJ 07750-1347	Advanta PO Box 30715 Salt Lake City, UT 84130-0715

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III KE <u>Blady, Nic</u>			Debtor(s)		0			(If known)
	SCHED	ULE I -	CURRENT INCO	OME OF IN	DIVIDUAL I	DEBTOR(	S)	
	petition is not filed	. Do not state	cases filed by joint debtors e the name of any minor ch					
Debtor's Marital Status				DEPENDENTS	OF DEBTOR ANI	O SPOUSE		
Married		RELATION <b>Son</b>	ISHIP(S):					AGE(S): 16
EMPLOYMENT:		]	DEBTOR			SPO	USE	
Occupation	General Cont	racting		s	ubstitute Teac	her		
Name of Employer	Coastal Livin		s, LLC	M	onmouth Bead	ch Board O	f Educat	ion
How long employed	9 years				5 years			
Address of Employer	21 Seaview A Monmouth Be		07750		Hastings Plac onmouth Bead		50	
	Monnouth Be	each, NJ	07750	IV		711, INJ 0773	50	
<b>INCOME:</b> (Estima	ate of average of	projected	monthly income at ti	ime case filed	)	D	EBTOR	SPOUSE
		lary, and c	commissions (prorate	if not paid me	onthly)	\$3	<u>3,000.00</u>	
2. Estimated month	ly overtime					\$		\$
3. SUBTOTAL						\$3	<u>3,000.00</u>	\$300.00
4. LESS PAYROL						\$		¢
a. Payroll taxes as b. Insurance	liu Social Secul	lty				\$		\$
c. Union dues						\$		\$
d. Other (specify)	)					\$		\$
						\$		<u>\$</u>
5. SUBTOTAL OI						<u>\$</u>	0.00	
6. TOTAL NET M	IONTHLY TA	KE HOM	EPAY			\$3	3,000.00	\$300.00
7 Regular income t	from operation (	of husiness	s or profession or farn	n (attach deta	iled statement)	\$		\$
8. Income from real		or ousines:		in (unuen uen	inca statement)	\$ 22	2.905.00	\$
9. Interest and divid						\$2	2,455.00	\$
10. Alimony, maint that of dependents		ort paymen	its payable to the debt	tor for the del	otor's use or	\$		¢
11. Social Security		ment assis	tance			φ		φ
						\$		\$
						\$		\$ \$ \$
12. Pension or retir 13. Other monthly i						\$		\$
						\$		\$
· · · · · · · · · · · · · · · · · · ·						\$		\$
						\$		\$
14. SUBTOTAL C	OF LINES 7 TH	IROUGH	13			\$25	5,360.00	\$
15. AVERAGE M	ONTHLY INC	OME (Ad	ld amounts shown on	lines 6 and 1	4)			\$300.00
16. COMBINED A	AVERAGE M(	ONTHLY	INCOME: (Combine	e column tota	ls from line 15:			

if there is only one debtor repeat total reported on line 15)

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

28,660.00

\$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Brady, Richard Michael Jr. & Brady, Carol Ann Case No	(If known)	
	· · · ·	
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(	<b>S</b> )	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the ded on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate sch	nedule of
<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)         <ul> <li>a. Are real estate taxes included? Yes <u>√</u> No</li> </ul> </li> </ol>	\$3(	0,502.00
b. Is property insurance included? Yes 🖌 No		
2. Utilities:	¢	
a. Electricity and heating fuel b. Water and sewer	\$	600.00 175.00
c. Telephone	\$	350.00
d. Other <b>Cable Television</b>	\$	130.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	1,600.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning 7. Medical and douted superses	\$	30.00
<ul><li>7. Medical and dental expenses</li><li>8. Transportation (not including car payments)</li></ul>	\$ \$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	250.00 150.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	200.00
b. Life	\$	120.00
c. Health		1,150.00
d. Auto	\$	150.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto		400.00
b. Other	\$	
	\$	
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	
17. Other Home Security System	\$	25.00
School Lunches, Books, Tuition, Fees And Other Expenses		1,200.00
Pet Food And Veterinary Care	\$	75.00
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$37	7 707 00
apprease, on the Statistical Summary of Certain Liabilities and Related Data.	Ψ3	7,707.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <b>28,660.00</b>
b. Average monthly expenses from Line 18 above	\$ <b>37,707.00</b>
c. Monthly net income (a. minus b.)	\$ <b>-9,047.00</b>

B6 Declaration (Official Corm 6-Declaration) (12/07)	Filed 06/09/09 Document	Entered 06/09/ Page 48 of 65	09 09:02:02	Desc Main
IN RE Brady, Richard Michael Jr. & Brady,		Fage 40 01 00	_ Case No	
I	Debtor(s)			(If known)
DECLARAT	ION CONCERN	ING DEBTOR'S SO	CHEDULES	
DECLARATION UN	DER PENALTY O	F PERJURY BY INDI	VIDUAL DEBT	OR
I declare under penalty of perjury that I have re- true and correct to the best of my knowledge, i			onsisting of	<b>32</b> sheets, and that they are
Date: June 5, 2009 Signa	ature: <u>/s/ Richard Mi</u> Richard Micha	ichael Brady, Jr. ael Brady, Jr.		Debtor
Date: June 5, 2009 Signa	ature: <u>/s/ Carol Ann</u>	Brady		
	Carol Ann Bra	ady	[If joint ca	(Joint Debtor, if any) ase, both spouses must sign.]
DECLARATION AND SIGNATURE O	F NON-ATTORNEY	BANKRUPTCY PETITI	ON PREPARER (S	See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a c and 342 (b); and, (3) if rules or guidelines have be bankruptcy petition preparers, I have given the debto any fee from the debtor, as required by that section.	opy of this document a en promulgated pursua or notice of the maximu	and the notices and inform ant to 11 U.S.C. § 110(h)	nation required und setting a maximur	ler 11 U.S.C. §§ 110(b), 110(h), n fee for services chargeable by
Printed or Typed Name and Title, if any, of Bankruptcy Pe If the bankruptcy petition preparer is not an indivi responsible person, or partner who signs the docum	dual, state the name,	title (if any), address, an		b. (Required by 11 U.S.C. § 110.) number of the officer, principal,
Address				
Signature of Bankruptcy Petition Preparer			Date	
Names and Social Security numbers of all other indivision is not an individual:	viduals who prepared o	r assisted in preparing this	s document, unless	the bankruptcy petition preparer
If more than one person prepared this document, at	ttach additional signed	sheets conforming to the	appropriate Offic	ial Form for each person.
A bankruptcy petition preparer's failure to comply with imprisonment or both. 11 U.S.C. § 110; 18 U.S.C.		tle 11 and the Federal Ru	les of Bankruptcy I	Procedure may result in fines or
DECLARATION UNDER PENAL	TY OF PERJURY (	ON BEHALF OF COR	PORATION OR	PARTNERSHIP
I, the	_			
member or an authorized agent of the partnersh (corporation or partnership) named as debtor i schedules, consisting of sheets ( <i>tota</i> knowledge, information, and belief.				

Date:

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

(Print or type name of individual signing on behalf of debtor)

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

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

B7 (Official Form?) (12/09)-24804 D

#### Doc 1 Filed 06/09/09 Entered 06/09/09 09:02:02 Desc Main Document Page 49 of 65 United States Bankruptcy Court District of New Jersey

IN RE:

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

Brady, Richard Michael Jr. & Brady, Carol Ann Debtor(s) 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 and 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	SOUR	RCE
11,000.00	2009	Husband: Coastal Living Builders, LLC, Monmouth Beach NJ (approximate, through 5/4/2009)
1,200.00	2009	Wife: Monmouth Beach Board of Education, Monmouth Beach NJ (approximate, through 5/4/2009)
0.00	2008	Husband: Coastal Living Builders, LLC, Monmouth Beach NJ (net operating loss)
3,675.00	2008	Wife: Monmouth Beach Board of Education, Monmouth Beach NJ
0.00	2007	Husband: Coastal Living Builders, LLC, Monmouth Beach NJ (net operating loss)
3,455.00	2007	Wife: Monmouth Beach Board of Education, Monmouth Beach NJ

#### 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, 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	
148,893.94	2009 Joint:	Sale of real property (gross)
2,425.00	2008 Joint:	Interest earned
67,873.00	2008 Joint:	Dividends earned
0.00	2008 Joint:	Rental income (net loss was \$77,977.00)
4,498.00	2007 Joint:	Interest earned
44,174.00	2007 Divide	ends earned

0.00 2007 Joint: Rental income (net loss was \$48.147.00)

### 3. Payments to creditors

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

None *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 asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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.)

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

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

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.)

#### 6. Assignments and receiverships

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

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 filed.)

#### 7. Gifts

 $\checkmark$ 

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### NAME AND ADDRESS OF PERSON OR ORGANIZATION Church Of The Precious Blood Riverdale Avenue Monmouth Beach, NJ 07750

RELATIONSHIP TO DEBTOR, IF ANY **Parishioners** 

DATE OF GIFT Various DESCRIPTION AND VALUE OF GIFT **\$500.00 in cash donations** 

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the **commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-24804	Doc 1	Filed 06/09/09 Document	Entered 06/09/09 Page 51 of 65	09:02:02	Desc Main
9. Pa	yments related to debt counsel	ing or bankr		i ige en er er		
None	Dist all payments made of prop					or consultation concerning debt y preceding the commencement
Law 509 I	E AND ADDRESS OF PAYEE Offices of Lee D. Gottesma Main Street, P.O. Box 1508 s River, NJ 08754-1508			AYMENT, NAME OF THER THAN DEBTOR		MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>20,000.00</b>
10. O	ther transfers					
None		n <b>two years</b> i	mmediately preceding th	ne commencement of this ca	ase. (Married del	of the debtor, transferred either otors filing under chapter 12 or ouses are separated and a joint
RELA Jaso 6822 New	E AND ADDRESS OF TRANS ATIONSHIP TO DEBTOR n Paxton And Geoffrey Hev Point Pleasant Avenue Hope, PA 18938 Mationship	,	DATE <b>5/8/2009</b>		AND VALU Debtors so non-resider	PROPERTY TRANSFERRED E RECEIVED Id a single-family Itial real estate property 0254 Moore Way, Avon 0,000.00.
None	b. List all property transferred b device of which the debtor is a	y the debtor w beneficiary.	vithin <b>ten years</b> immedia	tely preceding the commenc	ement of this cas	e to a self-settled trust or similar
11. C	losed financial accounts					
None		nmediately proving the second se	receding the commence shares and share accountions. (Married debtors	ment of this case. Include nts held in banks, credit uni filing under chapter 12 or c	checking, saving ons, pension fur hapter 13 must i	gs, or other financial accounts,
12. Sa	afe deposit boxes					
None	List each safe deposit or other preceding the commencement both spouses whether or not a	of this case. (1	Married debtors filing ur	nder chapter 12 or chapter 13	3 must include b	oxes or depositories of either or
13. S	etoffs					
None	List all setoffs made by any crea case. (Married debtors filing us petition is filed, unless the spo	nder chapter	12 or chapter 13 must in	clude information concerni		ding the commencement of this a spouses whether or not a joint
14. P	roperty held for another perso	n				
None	List all property owned by ano	ther person th	at the debtor holds or co	ontrols.		
15. P	rior address of debtor					
None	If debtor has moved within <b>thre</b> that period and vacated prior to					
16. S	pouses and Former Spouses					
None	If the debtor resides or resided in	Rico, Texas, W	Vashington, or Wisconsi	n) within eight years immed	liately preceding	the commencement of the case,

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#### 17. Environmental Information

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

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

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

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

	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
$\checkmark$	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.

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 for the governmental unit to which the notice was sent and the date of the notice.

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.

#### 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 years** immediately preceding the commencement of this case.

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

NAME Coastal Living Builders, LLC	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN <b>22-0021185</b>	ADDRESS 21 Seaview Avenue Monmouth Beach, NJ 07750	NATURE OF BUSINESS General contracting	BEGINNING AND ENDING DATES 2005 to the present
Shore Deck Maintenance	xxx-xx-4457	21 Seaview Avenue Monmouth Beach, NJ 07750-1347	General contracting	1999 to 2003
Shore Landscaping & Deck	xxx-xx-4457	21 Seaview Avenue Monmouth Beach, NJ 07750-1347	General contracting	1999 to 2003

<sup>None</sup> 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.  $\checkmark$ 

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 the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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19. B	ooks, records and financial statements
None	a. List all bookkeepers and accountants who within the <b>two years</b> immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within the <b>two years</b> 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.
None	d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the <b>two years</b> immediately preceding the commencement of the case by the debtor.
20. Ir	wentories
None	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.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. C	urrent Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
22. F	ormer partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.
23. W	ithdrawals from a partnership or distributions by a corporation
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.
24. T	ax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax

#### 25. Pension Funds.

 $\checkmark$ 

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 5, 2009	Signature /s/ Richard Michael Brady, Jr.	
	of Debtor	Richard Michael Brady, Jr.
Date: June 5, 2009	Signature /s/ Carol Ann Brady	
	of Joint Debtor	Carol Ann Brady
	(if any)	

<u>**0**</u> continuation pages attached

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.

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Advanta PO Box 30715 Salt Lake City, UT 84130-0715

American Express PO Box 981535 El Paso, TX 79998

BAC Home Loans Servicing Attention: Customer Service PO Box 5170 Simi Valley, CA 93062-5170

Bank Of America PO Box 17054 Wilmington, DE 19884

Bank Of America Attention: Bankruptcy, NC4-105-02-77 PO Box 26012 Greensboro, NC 27410

Bank Of America PO Box 15026 Wilmington, DE 19850-5926

Bank of America Home Loans 450 American Street Simi Valley, CA 93065

Bank Of America Home Loans Payoff Dep't, Mail Stop TX2-981-03-13 7105 Corporate Drive Plano, TX 75024-4100

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Bank of America Home Loans 450 American Street Simi Valley, CA 93065

Bank Of America Home Loans Payoff Dep't, Mail Stop TX2-981-03-13 7105 Corporate Drive Plano, TX 75024-4100

Bank of America Home Loans 450 American Street Simi Valley, CA 93065

Betty Anne Tolson 57532 State Highway 12 Frisco, NC 27936

Borough Of Tuckerton 140 East Main Street Tuckerton, NJ 08087

Brandon Schultz 4 Winged Foot Lane Little Egg Harbor, NJ 08087

Brett Bullock 232 Ocean Avenue, Unit B Sea Bright, NJ 07760

Chase PO Box 15299 Wilmington, DE 19850-5298

Chase 800 Brooksedge Boulevard Westerville, OH 43081

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Chase PO Box 15298 Wilmington, DE 19850-5298

Chase 8333 Ridgepoint Drive Irving, TX 75063

Chase PO Box 901039 Fort Worth, TX 76101

Chase PO Box 15049 Wilmington, DE 19886-5049

Chris Siclair 232 Ocean Avenue, Unit A Sea Bright, NJ 07760

Cliff Rance 12 Winged Foot Lane Little Egg Harbor, NJ 08087

Coastal Living Builders, LLC 21 Seaview Avenue Monmouth Beach, NJ 07750

Countrywide Home Loans Att'n: Bankruptcy, Mail Stop, SVB-314 PO Box 5170 Simi Valley, CA 93062-5170

Countrywide Home Loans PO Box 660694 Dallas, TX 75266-0694

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Countrywide Home Loans Attention: Customer Service, SVB-314 PO Box 5170 Simi Valley, CA 93062-5170

Curvey Landry 208 Heron Road Tuckerton, NJ 08087

Devon And Kelly Baker 2 Winged Foot Lane Little Egg Harbor, NJ 08087

Discover PO Box 15316 Wilmington, DE 19850-5192

Discover Financial Attention: Bankrutpcy Department PO Box 3025 New Albany, OH 43054

Discover More Card PO Box 30943 Salt Lake City, UT 84130

Discover More Card PO Box 30421 Salt Lake City, UT 84130-0421

Donna Hilcken 232 Ocean Avenue, Unit C Sea Bright, NJ 07760

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Drew McNerney 232 Ocean Avenue, Unit A Sea Bright, NJ 07760

Ed Parkhill 4 Winged Foot Lane Little Egg Harbor, NJ 08087

Equifax Information Service Center Attention: Dispute Resolution Center PO Box 105873 Atlanta, GA 30348

Experian Credit Information Systems PO Box 9600 Allen, TX 75013

First Horizon Mail Code 6412 4000 Horizon Way Irving, TX 75063

First Horizon Home Loans 4000 Horizon Way, Suite 100 Irving, TX 75063

Ford Motor Credit Corporation Ford Credit National Bankruptcy Center PO Box 537901 Livonia, MI 48153

Ford Motor Credit Corporation PO Box 542000 Omaha, NE 68154-8000

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GE Money Bank/J.C. Penney Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076

GE Money Bank/J.C. Penney PO Box 981402 El Paso, TX 79998

GE Money Bank/J.C. Penney PO Box 981400 El Paso, TX 79998

GMAC PO Box 105677 Atlanta, GA 30348

GMAC PO Box 103424 Roseville, MN 55113

Home Depot Credit Services PO Box 653002 Dallas, TX 75265-3002

Home Depot Credit Services PO Box 689100 Des Moines, IA 50368

Home Depot Credit Services PO Box 689147 Des Moines, IA 50368-9147

Home Depot Credit Services PO Box 653021 Dallas, TX 75265-3021

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HSBC Attention: Bankruptcy PO Box 15522 Wilmington, DE 19850

HSBC PO Box 5253 Carol Stream, IL 60197

Hudson City Savings Bank West 80 Century Road Paramus, NJ 07652

Jack Quidley 50097 Captain's Court Frisco, NC 27936

James Montgomery 57 Parker Road Tuckerton, NJ 08087

Jason Perez 107 Parker Road Tuckerton, NJ 08087

Jennifer Bucio 4 Winged Foot Lane Little Egg Harbor, NJ 08087

Jennifer Tilton 57 Parker Road Tuckerton, NJ 08087

John Smith 20 Walkill Road Little Egg Harbor, NJ 08087

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John Zapf 107 Curlew Road Tuckerton, NJ 08087

Kathi Rich 232 Ocean Avenue, Unit D Sea Bright, NJ 07760

Kim Coogan 208 Heron Road Tuckerton, NJ 08087

Laura Giberson 107 Curlew Road Tuckerton, NJ 08087

Lisa Williams 10 Winged Foot Lane Little Egg Harbor, NJ 08087

Macy's East FDSB Attention: Bankruptcy PO Box 8053 Mason, OH 45040

Macy's East FDSB 9111 Duke Boulevard Mason, OH 45040

Michael Brady 232 Ocean Avenue, Unit A Sea Bright, NJ 07760

Michelle Warrington 107 Parker Road Tuckerton, NJ 08087

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RBC Bank PO Box 100 Rocky Mount, NC 27802

RBC Bank PO Box 1220 Rocky Mount, NC 27802

Robert And Joann Smith 20 Walkill Road Little Egg Harbor, NJ 08087

Shore Deck Maintenance 21 Seaview Avenue Monmouth Beach, NJ 07750-1347

Shore Landscaping & Deck 21 Seaview Avenue Monmouth Beach, NJ 07750-1347

Target PO Box 9475 Minneapolis, MN 55459

Target National Bank C/O Target Credit Services PO Box 673 Minneapolis, MN 55440-0673

Thornburg Mortgage 425 Phillips Boulevard Ewing, NJ 08618

TransUnion Consumer Solutions PO Box 2000 Chester, PA 19022-2000

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Wachovia Bank PO Box 3117 Winston-Salem, NC 27012

Wachovia Bank Customer Service PO Box 563966 Charlotte, NC 28296-3966

Wachovia Mortgage Company, FSB 1100 Corporate Center Raleigh, NC 27607-5066

Wachovia Mortgage Company, FSB PO Box 3008 Raleigh, NC 27602

Wachovia Mortgage Company, FSB PO Box 900001 Raleigh, NC 27675-9001

Wachovia Mortgage, FSB PO Box 900001 Raleigh, NC 27675-9000

Wachovia Mortgage, FSB PO Box 900001 Raleigh, NC 27675-9001

Wayne Lawson 232 Ocean Avenue, Unit D Sea Bright, NJ 07760 Case 09-24804 Do

#### Doc 1 Filed 06/09/09 Entered 06/09/09 09:02:02 Desc Main Document Page 65 of 65 United States Bankruptcy Court District of New Jersey

# Date: June 5, 2009 Signature: /s/ Richard Michael Brady, Jr. Richard Michael Brady, Jr. Debtor

Date: June 5, 2009

Signature: <u>/s/ Carol Ann Brady</u> Carol Ann Brady

Joint Debtor, if any