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B1 (Official Form 1)(1/08) Document Page 1 of 59							
United States Bankruptcy Court District of New JerseyVoluntary Petition					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Baran, William P. Jr.	Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4112			Last fo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)			
Street Address of Debtor (No. and Street, City, a 200 Grassmere Avenue Interlaken, NJ	_	ZIP Code 07712	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State): ZIP Code
County of Residence or of the Principal Place of <b>Monmouth</b>		07712	Count	y of Reside	ence or of the	Principal Pla	ace of Business:
Mailing Address of Debtor (if different from stre 234 S. Main Street Lambertville, NJ	_	ZIP Code	Mailin	g Address	of Joint Debt	or (if differei	nt from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		08530					
<ul> <li>(Form of Organization) (Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	Nature of Business         (Check one box)         Health Care Business         Single Asset Real Estate as defiring in 11 U.S.C. § 101 (51B)         Railroad         Stockbroker         Commodity Broker         Clearing Bank         Other         Tax-Exempt Entity         (Check box, if applicable)         Debtor is a tax-exempt organization         under Title 26 of the United Station		ization States	defined "incurr	er 7 er 9 er 11 er 12	Ch of Ch of Nature (Check onsumer debts, 101(8) as dual primarily	business debts.
<ul> <li>Code (the Internal Revenue Co</li> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			Check	one box: Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	Chapter 11 ess debtor as usiness debtor acontingent li are less than ith this petition n were solicit	Debtors a defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
<ul> <li>Statistical/Administrative Information</li> <li>□ Debtor estimates that funds will be available for distribution to unsecured credito</li> <li>■ Debtor estimates that, after any exempt property is excluded and administrative e there will be no funds available for distribution to unsecured creditors.</li> </ul>				s paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999 5	1,000-         5,001-           5,000         10,000	10,001- 2	<b>]</b> 5,001- 0,000	□ 50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to million r	\$1,000,001 \$10,000,001 o \$10 to \$50 nillion million	\$50,000,001 \$ to \$100 t	] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 t	51,000,001 \$10,000,001 o \$10 to \$50 nillion million	to \$100 t	] 100,000,001 5 \$500 nillion	5500,000,001 to \$1 billion			

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Page 2 of 59	5:33 Desc Main Page 2				
Name of Debtor(s):					
Baran, William P. Jr.					
<b>t 8 Years</b> (If more than two, attach ac	lditional sheet)				
Case Number:	Date Filed:				
Case Number:	Date Filed:				
Affiliate of this Debtor (If more that	n one, attach additional sheet)				
Case Number:	Date Filed:				
Relationship:	Judge:				
	<b>hibit B</b> l whose debts are primarily consumer debts.)				
have informed the petitioner that [he of 12, or 13 of title 11, United States Co- under each such chapter. I further cert required by 11 U.S.C. §342(b).	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice				
X Signature of Attorney for Debtor(s	) (Date)				
a part of this petition.	a separate Exhibit D.)				
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue					
io me nemor - venne					
oplicable box)					
-	ts in this District for 180 n any other District.				
oplicable box) al place of business, or principal asse a longer part of such 180 days than i eneral partner, or partnership pending	n any other District. in this District.				
opplicable box) al place of business, or principal asse a longer part of such 180 days than i eneral partner, or partnership pending cipal place of business or principal as s in the United States but is a defenda he interests of the parties will be serve	n any other District. in this District. sets in the United States in nt in an action or ed in regard to the relief				
opplicable box) al place of business, or principal asse a longer part of such 180 days than i eneral partner, or partnership pending cipal place of business or principal as s in the United States but is a defenda	n any other District. in this District. sets in the United States in nt in an action or ed in regard to the relief				
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pplicable box) al place of business, or principal asse a longer part of such 180 days than i eneral partner, or partnership pending cipal place of business or principal as s in the United States but is a defenda he interests of the parties will be serve es as a Tenant of Residential Proper blicable boxes)	n any other District. in this District. sets in the United States in nt in an action or ed in regard to the relief rty complete the following.) ne debtor would be permitted to cure				
	Name of Debtor(s):         Baran, William P. Jr.         at 8 Years (If more than two, attach ad         Case Number:         Case Number:         Case Number:         Affiliate of this Debtor (If more than         Case Number:         Relationship:         Image: Relationship:				

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

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Case 09-37513 Doc			Desc Main			
B1 (Official Form 1)(1/08)	Document	Page 3 of 59	Page 3			
Voluntary Petition		Name of Debtor(s): Baran, William P. Jr.				
(This page must be completed and filed in every	case)					
		atures				
Signature(s) of Debtor(s) (Indiv	<i>'</i>	Signature of a Foreign R	-			
I declare under penalty of perjury that the informative petition is true and correct.	ation provided in this	I declare under penalty of perjury that the info is true and correct, that I am the foreign repre-				
[If petitioner is an individual whose debts are prin	narily consumer debts and	proceeding, and that I am authorized to file th				
has chosen to file under chapter 7] I am aware that chapter 7, 11, 12, or 13 of title 11, United States 0	Code, understand the relief	(Check only one box.)				
available under each such chapter, and choose to [If no attorney represents me and no bankruptcy p	proceed under chapter 7.	☐ I request relief in accordance with chapter Certified copies of the documents required				
petition] I have obtained and read the notice requi	ired by 11 U.S.C. §342(b).	□ Pursuant to 11 U.S.C. §1511, I request reli	•			
I request relief in accordance with the chapter of t specified in this petition.	title 11, United States Code,	of title 11 specified in this petition. A certi- recognition of the foreign main proceeding	fied copy of the order granting			
${f X}$ /s/ William P. Baran, Jr.		X				
X /s/ William P. Baran, Jr. Signature of Debtor William P. Baran, Jr	r	Signature of Foreign Representative				
	•	Dist IN an of Earlien Demogentation				
X		Printed Name of Foreign Representativ	e			
Signature of Joint Debtor		Date				
Telephone Number (If not represented by at	atorney)	Signature of Non-Attorney Bankr	uptcy Petition Preparer			
October 15, 2009		I declare under penalty of perjury that: (1) I	and a handminton natition			
Date		preparer as defined in 11 U.S.C. § 110; (2) I	prepared this document for			
Signature of Attorney	y*	compensation and have provided the debtor and the notices and information required und				
		110(h), and 342(b); and, (3) if rules or guide pursuant to 11 U.S.C. § 110(h) setting a max	elines have been promulgated			
X /s/ Allen I. Gorski, Esq. Signature of Attorney for Debtor(s)		chargeable by bankruptcy petition preparers.	, I have given the debtor notice			
•		of the maximum amount before preparing an debtor or accepting any fee from the debtor,	ny document for filing for a as required in that section.			
Allen I. Gorski, Esq. Printed Name of Attorney for Debtor(s)		Official Form 19 is attached.	us required in and sectors.			
Teich Groh						
Firm Name		Printed Name and title, if any, of Banki	ruptcy Petition Preparer			
691 State Highway 33						
Mercerville Trenton, NJ 08619-4492		Social-Security number (If the bankrutp an individual, state the Social Security	pcy petition preparer is not			
		principal, responsible person or partner				
Address		preparer.)(Required by 11 U.S.C. § 110				
609-890-1500 Fax: 609-890-6961						
Telephone Number						
October 15, 2009		Address				
Date						
*In a case in which § 707(b)(4)(D) applies, this si certification that the attorney has no knowledge a information in the schedules is incorrect.	ignature also constitutes a fter an inquiry that the	X				
	~	Date				
Signature of Debtor (Corporatio	n/Partnership)	Signature of Bankruptcy Petition Preparer o	or officer principal responsible			
I declare under penalty of perjury that the information	ation provided in this	person, or partner whose Social Security nur	mber is provided above.			
petition is true and correct, and that I have been a	authorized to file this petition	Names and Social-Security numbers of all o	other individuals who prepared or			
on behalf of the debtor.	-1-mean of title 11 United	assisted in preparing this document unless the				
The debtor requests relief in accordance with the States Code, specified in this petition.	chapter of title 11, United	not an individual:				
- -						
X						
Signature of Autorized Individual		If more than one person prepared this docur	ment, attach additional sheets			
Printed Name of Authorized Individual		conforming to the appropriate official form	for each person.			
		A bankruptcy petition preparer's failure to a	comply with the provisions of			
Title of Authorized Individual		title 11 and the Federal Rules of Bankruptcy fines or imprisonment or both 11 U.S.C. §1	y Procedure may result in			
Date						

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Filed 10/15/09 Document

B 1D(Official Form 1, Exhibit D) (12/08)

## United States Bankruptcy Court District of New Jersey

In re William P. Baran, Jr.

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 $\Box$  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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ William P. Baran, Jr. William P. Baran, Jr.

Date: October 15, 2009

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B4 (Official Form 4) (12/07)

## United States Bankruptcy Court District of New Jersey

In re **William P. Baran, Jr.** 

Debtor(s)

Case No. \_ Chapter

11

Desc Main

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express c/o Ragan & Ragan, PC 3100 Route 138 West Brinley Plaza, Building One Belmar, NJ 07719	American Express c/o Ragan & Ragan, PC 3100 Route 138 West Belmar, NJ 07719	Credit Card - Additional Credit Report Account Number 3499912255672393 - Docket #: L - 115 - 09		18,522.09
American Servicing Co. PO Box 10328 Des Moines, IA 50306	American Servicing Co. PO Box 10328 Des Moines, IA 50306	37289 Trent Court, Rehobeth, Delaware 19971		519,698.00 (400,000.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	1848 Route 9 Cape May, Courthouse, New Jersey 08008		58,858.48 (230,000.00 secured) (236,000.00 senior lien)
Bank of America PO Box 15726 Wilmington, DE 19886-5726	Bank of America PO Box 15726 Wilmington, DE 19886-5726	Line of Credit - Additional Account #'s: 4264 2809 9992 2934 and 6882 1061 800699		50,584.21
Bank of America PO Box 17054 Wilmington, DE 19850	Bank of America PO Box 17054 Wilmington, DE 19850	Credit Card - Additional Account #: 5490 3541 5927 0328		23,013.89
Bank of America PO Box 17054 Wilmington, DE 19850	Bank of America PO Box 17054 Wilmington, DE 19850	Credit Card		17,578.55
Bank of America PO Box 15726 Wilmington, DE 19886-5726	Bank of America PO Box 15726 Wilmington, DE 19886-5726	Credit Card		17,144.34
Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Credit Card	Disputed	15,511.59

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

In re William P. Baran, Jr.

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Chevy Chase Bank 6151 Chevy Chase Drive Laurel, MD 20707	Chevy Chase Bank 6151 Chevy Chase Drive Laurel, MD 20707	200 Grassmere Avenue, Interlaken, New Jersey 07712		1,108,260.70 (975,000.00 secured)
CitiFinancial Retail Services 2035 W. 4th Street Tempe, AZ 85281	CitiFinancial Retail Services 2035 W. 4th Street Tempe, AZ 85281	Credit Card		23,093.98
CitiFinancial Retail Services PO Box 183041 Columbus, OH 43218-3041	CitiFinancial Retail Services PO Box 183041 Columbus, OH 43218-3041	Credit Card		21,994.78
Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850	Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850	Credit Card		13,672.35
Discover Financial Services, LLC PO Box 6103 Carol Stream, IL 60197-6103	Discover Financial Services, LLC PO Box 6103 Carol Stream, IL 60197-6103	Credit Card		8,475.74
Frank Guglielmo, C.P.A. 7 Cedar Grove Lane, Suite 34 Somerset, NJ 08873	Frank Guglielmo, C.P.A. 7 Cedar Grove Lane, Suite 34 Somerset, NJ 08873	Accountant Fees		9,000.00
Kari Drive Associates, LLC c/o Bisogno & Loeffler, L.L.C. 88 South Finley Avenue PO Box 408 Basking Ridge, NJ 07920	Kari Drive Associates, LLC c/o Bisogno & Loeffler, L.L.C. 88 South Finley Avenue Basking Ridge, NJ 07920			14,260.00
Ocwen Loan Services 12357 Riata Trace Parkway, Suite C150 Austin, TX 78727	Ocwen Loan Services 12357 Riata Trace Parkway, Suite C150 Austin, TX 78727	37289 Trent Court, Rehobeth, Delaware 19971		97,365.26 (400,000.00 secured) (519,698.00 senior lien)
PNC Bank 103 Bellevue Parkway Wilmington, DE 19809	PNC Bank 103 Bellevue Parkway Wilmington, DE 19809			11,519.00
Sears Credit Cards PO Box 183081 Columbus, OH 43218-3081	Sears Credit Cards PO Box 183081 Columbus, OH 43218-3081	Credit Card		8,277.00
State of New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08646-0245	State of New Jersey Division of Taxation Bankruptcy Section Trenton, NJ 08646-0245	Taxes		24,746.12
US Dept of Education PO Box 4609 Utica, NY 13504	US Dept of Education PO Box 4609 Utica, NY 13504	Student Loans		99,687.00

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B4 (Official Form 4) (12/07) - Cont. William P. Baran, Jr. In re

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, William P. Baran, Jr., the debtor in this case, 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 October 15, 2009

Signature /s/ William P. Baran, Jr.

William P. Baran, Jr. 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.

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

District of New Jersey

In re

•

William P. Baran, Jr.

Debtor

11 Chapter\_\_\_\_\_

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	5,955,000.00		
B - Personal Property	Yes	4	134,912.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	4		5,535,662.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		31,326.37	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		395,298.95	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			12,184.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	6,089,912.00		
			Total Liabilities	5,962,287.56	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court**

District of New Jersey

In re

.

William P. Baran, Jr.

Debtor

Case No.	

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)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

#### State the following:

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

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
<ol> <li>Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column</li> </ol>	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

B6A (Official Form 6A) (12/07)

In re

William P. Baran, Jr.

Case No.

Debtor

# **SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
137 Kensington Drive, Galloway, New Jersey 08205		-	475,000.00	441,750.00
200, 202, and 204 North Harrison Avenue, Princeton, New Jersey 08540		-	975,000.00	807,736.59
10 Willis Way, Rehoboth Beach, Delaware 19971		-	525,000.00	484,601.79
200 Grassmere Avenue, Interlaken, New Jersey 07712		-	975,000.00	1,108,260.70
18 Morris Drive, Princeton, New Jersey 08540		-	940,000.00	739,372.54
29 W. Broadway, Jim Thorpe, PA 18229		-	235,000.00	195,731.90
137 Elfreths Alley, Philadelphia, PA 19106 (Sheriff Sale 10/06/2009)		-	750,000.00	569,622.98
1848 Route 9 Cape May, Courthouse, New Jersey 08008		-	230,000.00	294,858.48
37289 Trent Court, Rehobeth, Delaware 19971		-	400,000.00	617,063.26
234 South Main Street, Lambertville, New Jersey 08530		-	325,000.00	211,250.00
51 Division Street, Port Reading, New Jersey		-	125,000.00	60,000.00

Sub-Total > 5,955,000.00 (Total of this page)

5,955,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Filed 10/15/09 Entered 10/15/09 19:05:33 Desc Main Page 12 of 59 Document

B6B (Official Form 6B) (12/07)

In re

William P. Baran, Jr.

Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	C	hecking Account - TD Bank	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and	U	sed Furniture and computer in Lambertville	-	3,000.00
	computer equipment.	В	aby Grand Piano in storage	-	35,000.00
		A	ntique Furniture in storage	-	6,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.	U	Ised Clothing	-	1,000.00
7.	Furs and jewelry.	х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10.	Annuities. Itemize and name each issuer.	Х			

45,300.00

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

B6B (Official Form 6B) (12/07) - Cont.

In re William P. Baran, Jr. Case No. Debtor **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) Current Value of Husband, N O N E Wife, Debtor's Interest in Property, Type of Property Description and Location of Property Joint, or without Deducting any Secured Claim or Exemption Community Х 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).) Merill Lynch IRA (subject to IRS lien being released) 7,000.00 12. Interests in IRA, ERISA, Keogh, or (not property of estate under Section 541(c)(2) other pension or profit sharing plans. Give particulars. pursuant to In re Yuhas) 100% stock Associated Dental Arts (no value) 0.00 13. Stock and interests in incorporated and unincorporated businesses. Itemize. Х 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds Х and other negotiable and nonnegotiable instruments. Tenants unpaid rents and damage to properties 16,800.00 16. Accounts receivable. Х 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor **X** including tax refunds. Give particulars. 19. Equitable or future interests, life Х estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. Х 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 16,800.00 21. Other contingent and unliquidated Tenants unpaid rents and damaged to properties claims of every nature, including tax refunds, counterclaims of the N.J. Manufacturers damage from flood (Jonathan Unknown debtor, and rights to setoff claims. Wheeler, Esquire) - Pending Give estimated value of each.

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

40,600.00

In	re William P. Baran, Jr.		Case	No	
			Debtor,		
		SC	HEDULE 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
			Legal malpractice case - Michael P. Kutzer, Esquire (Sheriff Sale of Philadelphia property - 10/06/2009)	-	Unknown
			Lost rent and damage to Delaware property v. HOA Canal Corkran Homeowners Association	-	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	:	2005 Ford Excursion (80,000 miles)	-	19,000.00
	other vehicles and accessories.		2006 Ford E-350 Truck (16,000 miles)	-	16,000.00
		:	2002 C-240 Mercedes (15,000 miles)	-	13,012.00
			1997 Town & Country (116,000 miles)	-	1,000.00
26.	Boats, motors, and accessories.	х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	x			

49,012.00

In re

William P. Baran, Jr.

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

Debtor

(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
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	x			

0.00

134,912.00

(Report also on Summary of Schedules)

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re

•

William P. Baran, Jr.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor

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

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

Case No.

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 137 Kensington Drive, Galloway, New Jersey 08205	11 U.S.C. § 522(d)(1)	1.00	475,000.00
200, 202, and 204 North Harrison Avenue, Princeton, New Jersey 08540	11 U.S.C. § 522(d)(1)	1.00	975,000.00
10 Willis Way, Rehoboth Beach, Delaware 19971	11 U.S.C. § 522(d)(1)	1.00	525,000.00
200 Grassmere Avenue, Interlaken, New Jersey 07712	11 U.S.C. § 522(d)(1)	1.00	975,000.00
18 Morris Drive, Princeton, New Jersey 08540	11 U.S.C. § 522(d)(1)	1.00	940,000.00
29 W. Broadway, Jim Thorpe, PA 18229	11 U.S.C. § 522(d)(1)	1.00	235,000.00
137 Elfreths Alley, Philadelphia, PA 19106 (Sheriff Sale 10/06/2009)	11 U.S.C. § 522(d)(1)	1.00	750,000.00
1848 Route 9 Cape May, Courthouse, New Jersey 08008	11 U.S.C. § 522(d)(1)	1.00	230,000.00
37289 Trent Court, Rehobeth, Delaware 19971	11 U.S.C. § 522(d)(1)	1.00	400,000.00
234 South Main Street, Lambertville, New Jersey 08530	11 U.S.C. § 522(d)(1)	20,190.00	325,000.00
51 Division Street, Port Reading, New Jersey	11 U.S.C. § 522(d)(1)	1.00	125,000.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Checking Account - TD Bank	Certificates of Deposit 11 U.S.C. § 522(d)(5)	300.00	300.00
<u>Household Goods and Furnishings</u> Used Furniture and computer in Lambertville	11 U.S.C. § 522(d)(3)	3,000.00	3,000.00
Baby Grand Piano in storage	11 U.S.C. § 522(d)(3)	0.00	35,000.00
Antique Furniture in storage	11 U.S.C. § 522(d)(3)	0.00	6,000.00
<u>Wearing Apparel</u> Used Clothing	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of Merill Lynch IRA (subject to IRS lien being released) (not property of estate under Section 541(c)(2) pursuant to In re Yuhas)	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	100%	7,000.00
<u>Accounts Receivable</u> Tenants unpaid rents and damage to properties	11 U.S.C. § 522(d)(5)	0.00	16,800.00

In re

William P. Baran, Jr.

Case No.

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

Debtor

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Contingent and Unliquidated Claims of Every Tenants unpaid rents and damaged to properties	<u>/ Nature</u> 11 U.S.C. § 522(d)(5)	0.00	16,800.00
N.J. Manufacturers damage from flood (Jonathan Wheeler, Esquire) - Pending	11 U.S.C. § 522(d)(5)	0.00	Unknown
Legal malpractice case - Michael P. Kutzer, Esquire (Sheriff Sale of Philadelphia property - 10/06/2009)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Lost rent and damage to Delaware property v. HOA Canal Corkran Homeowners Association	11 U.S.C. § 522(d)(5)	0.00	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2005 Ford Excursion (80,000 miles)	11 U.S.C. § 522(d)(2)	1,000.00	19,000.00
2006 Ford E-350 Truck (16,000 miles)	11 U.S.C. § 522(d)(2)	1,000.00	16,000.00
2002 C-240 Mercedes (15,000 miles)	11 U.S.C. § 522(d)(2)	1,000.00	13,012.00
1997 Town & Country (116,000 miles)	11 U.S.C. § 522(d)(2)	225.00	1,000.00

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B6D (Official Form 6D) (12/07)

William P. Baran, Jr.

Case No.

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Debtor

Page 18 of 59

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.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

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

Doc 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZ⊢_ZGШZ	U D N I S P U T E D A	CLAIM WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. 1205516520/106120551 America's Servicing Co. PO Box 10328 Des Moines, IA 50306		-	1st Mortgage 137 Kensington Drive, Galloway, New Jersey 08205	т	A T E D		
Account No. <b>1158059391</b>	-		Value \$         475,000.00           1st Mortgage         1	+	-	348,000.00	0.00
American Servicing Co. PO Box 10328 Des Moines, IA 50306		-	37289 Trent Court, Rehobeth, Delaware 19971				
			Value \$ 400,000.00			519,698.00	119,698.00
Account No. 0038133543 Aurora Loan Services 10350 Park Meadows Drive, Suite 500 Littleton, CO 80124		-	1st Mortgage 137 Elfreths Alley, Philadelphia, PA 19106 (Sheriff Sale 10/06/2009)				
			Value \$ 750,000.00			479,994.96	0.00
Account No. 0038133526/0027795350 Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		-	2nd Mortgage 137 Elfreths Alley, Philadelphia, PA 19106 (Sheriff Sale 10/06/2009)				
			Value \$ <b>750,000.00</b>			89,628.02	0.00
<b>3</b> continuation sheets attached			(Total of	Subt this j		1,437,320.98	119,698.00

William P. Baran, Jr. In re

Case No.

Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H J C	USBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAT	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0038516753 Aurora Loan Services 10350 Park Meadows Drive, Suite 500 Littleton, CO 80124		-	1st Mortgage 1848 Route 9 Cape May, Courthouse, New Jersey 08008	Т	T E D			
			Value \$ 230,000.00				236,000.00	6,000.00
Account No. 0038516639 Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		-	2nd Mortgage 1848 Route 9 Cape May, Courthouse, New Jersey 08008					
			Value \$ 230,000.00	1			58,858.48	58,858.48
Account No. 465176448XXXX Chase Home Financial PO Box 78420 Phoenix, AZ 85062-8420		-	Mortgage 200, 202, and 204 North Harrison Avenue, Princeton, New Jersey 08540					
			Value \$ 975,000.00				807,736.59	0.00
Account No. 0577003148 Chevy Chase Bank 6151 Chevy Chase Drive Laurel, MD 20707		-	Mortgage 200 Grassmere Avenue, Interlaken, New Jersey 07712					
			Value \$ 975,000.00				1,108,260.70	133,260.70
Account No. 0012308848-6 Citi Mortgage PO Box 6006 The Lakes, NV 88901		-	1st Mortgage 29 W. Broadway, Jim Thorpe, PA 18229					
			Value \$ 235,000.00				176,000.00	0.00
Sheet <u>1</u> of <u>3</u> continuation sheets atta Schedule of Creditors Holding Secured Claim		ed to	o S (Total of th	ubt nis j			2,386,855.77	198,119.18

William P. Baran, Jr. In re

Case No.

Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	I NATIDE OF LIEN AND	CON⊢ NG MN	UNLUQULDAH	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6903690500629986 CLC Consumer PO Box 747054 Pittsburgh, PA 15274		-	2nd Mortgage 137 Kensington Drive, Galloway, New Jersey 08205		T E D			
			Value \$ 475,000.00				93,750.00	0.00
Account No. 3836XXXX Ford Credit PO Box 152271 Irving, TX 75015		-	Auto Loan Value \$ 0,00				5,414.00	5,414.00
Account No. <b>0040170474</b>			2nd Mortgage	$\vdash$			5,414.00	5,414.00
Ocwen Loan Services 12357 Riata Trace Parkway, Suite C150 Austin, TX 78727		-	37289 Trent Court, Rehobeth, Delaware 19971					
A N	┥	+	Value \$ 400,000.00	$\square$			97,365.26	97,365.26
Account No. T and M Commercial Funding 259 Minot Avenue Auburn, ME 04210		-	Mortgage - Ballon due 3/2010 51 Division Street, Port Reading, New Jersey					
			Value \$ 125,000.00				60,000.00	0.00
Account No. 44605129 Wachovia/World Savings PO Box 60505 City Of Industry, CA 91716-0505		-	Mortgage 10 Willis Way, Rehoboth Beach, Delaware 19971					
			Value \$ 525,000.00	1			484,601.79	0.00
Sheet <u>2</u> of <u>3</u> continuation sheets at Schedule of Creditors Holding Secured Clair		d to	c (Total of t	Subt his p			741,131.05	102,779.26

William P. Baran, Jr. In re

Case No.

Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT INGEN	UNLQULDA	E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 44365666			Mortgage	Ť	A T E			
Wachovia/World Savings PO Box 60505 City Of Industry, CA 91716-0505		-	18 Morris Drive, Princeton, New Jersey 08540		D			
			Value \$ 940,000.00				739,372.54	0.00
Account No. 47351192			Mortgage					
Wachovia/World Savings PO Box 60505 City Of Industry, CA 91716-0505		-	234 South Main Street, Lambertville, New Jersey 08530					
			Value \$ 325,000.00				211,250.00	0.00
Account No. 2324167			2nd Mortgage					
Wilshire Credit PO Box 8517 Portland, OR 97207-8517		-	29 W. Broadway, Jim Thorpe, PA 18229					
			Value \$ 235,000.00				19,731.90	0.00
Account No.			Value \$	_				
Account No.								
			Value \$	-				
Sheet $3$ of $3$ continuation sheets attac		l to	) (Total of t	Subt			970,354.44	0.00
Schedule of Creditors Holding Secured Claims			(Total of t	Т	'ota	ıl	5,535,662.24	420,596.44

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In re

William P. Baran, Jr.

Case No.

Desc Main

#### Debtor

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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 "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

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

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **Domestic support obligations**

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

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

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

#### □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### **Contributions to employee benefit plans**

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

#### □ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

#### □ Commitments to maintain the capital of an insured depository institution

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

#### □ Claims for death or personal injury while debtor was intoxicated

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

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

In re

William P. Baran, Jr.

Case No.

Debtor

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

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

CREDITOR'S NAME. AND MAILING ADDRESS INCLUDING ZIP CODE. AND ACCOUNT NUMBER (See instructions.)       Image: Construction of Community and CONSIDERATION FOR CLAIM       Image: Construction of Claim and Constructions.)       AMOUNT of CLAIM       AMOUNT of CLAIM       AMOUNT of CLAIM         Account No. 07540083XXXX       Image: Construction of Const							,	TYPE OF PRIORITY	7	
(See instructions.)       R       C       F       0       F       F       0       F       0       F       0       F		С	ц.,	shand Wife Joint or Community	с	U				
Commonwealth of Pennsylvania bepartment of Revenue O Box 280432 tarrisburg, PA 17128-0432       0.00         Account No.       6,580.25       6,580.25         Account No.       6,580.25       6,580.25         Internal Revenue Service PO Box 21126 hiladelphia, PA 19114       7       Tax Lien - To be discharged by IRS       0.00         Account No.       7       Taxes       0.00       0.00         State of New Jersey       0.00       0.00       0.00       0.00         State of New Jersey       0.00       0.00       0.00       0.00         Account No.       1       1       1       0.00       0.00         Account No.       1       1       1       1       0.00       0.00         Account No.       1       1       1       1       1       1       1         Account No.       1       1       1       1       1       1       1       1	AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	O D E B T O R	H W J	DATE CLAIM WAS INCURRED	0 Z H – Z G H Z		I S P U T E D		ENTITLED TO PRIORITY, IF AI AMO ENTITLE	OUN' ED T(
Commonwealth of Pennsylvania bepartment of Revenue O Box 280432 tarrisburg, PA 17128-0432       0.00         Account No.       6,580.25       6,580.25         Account No.       6,580.25       6,580.25         Internal Revenue Service PO Box 21126 hiladelphia, PA 19114       7       Tax Lien - To be discharged by IRS       0.00         Account No.       7       Taxes       0.00       0.00         State of New Jersey       0.00       0.00       0.00       0.00         State of New Jersey       0.00       0.00       0.00       0.00         Account No.       1       1       1       0.00       0.00         Account No.       1       1       1       1       0.00       0.00         Account No.       1       1       1       1       1       1       1         Account No.       1       1       1       1       1       1       1       1	Account No. 07540083XXXX			Taxes	Т	T E D				
Account No.       Tax Lien - To be discharged by IRS       0       0.00         Internal Revenue Service       00 Box 21126       0.00       0.00         Philadelphia, PA 19114       -       -       0.00       0.00         Account No.       -       -       0.00       0.00         Account No.       -       -       -       0.00       0.00         State of New Jersey       Dision of Taxation       0.00       0.00       0.00         State of New Jersey       Disoin of Taxation       0.00       0.00       0.00         O Box 245       -       -       -       0.00       0.00         Yes Box 245       -       -       -       -       0.00       0.00         Account No.       -	Commonwealth of Pennsylvania Department of Revenue PO Box 280432 Harrisburg, PA 17128-0432		-				x	6.580.25		30.2
PO Box 21126       . <t< td=""><td>Account No.</td><td></td><td></td><td>Tax Lien - To be discharged by IRS</td><td></td><td></td><td></td><td>-,</td><td>-,</td><td></td></t<>	Account No.			Tax Lien - To be discharged by IRS				-,	-,	
Account No.       Taxes       0.00         State of New Jersey       0.00         Division of Taxation       24,746.12         Sankruptcy Section       24,746.12         Po Box 245       24,746.12         Irenton, NJ 08646-0245       1         Account No.       1         Account No.       1         Account No.       1         Sheet 1_ of 1_ continuation sheets attached to Subtotal Schedule of Creditors Holding Unsecured Priority Claims       Subtotal (Total of this page) Total         Total       0.00	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114		-				x	0.00		0.00
Division of Taxation Sankruptcy Section PO Box 245 Frenton, NJ 08646-0245 Account No. Account No. Account No. Account No. Sheet 1_ of 1_ continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims Total Total Contended to Contended to Contended Contended Contended	Account No.			Taxes				0.00		0.00
Account No.	State of New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08646-0245		-					24,746.12		.6.12
Sheet 1 of 1 continuation sheets attached to       Subtotal         Schedule of Creditors Holding Unsecured Priority Claims       (Total of this page)         Total       0.00	Account No.									
Schedule of Creditors Holding Unsecured Priority Claims       (Total of this page)       31,326.37       31,326.37         Total       0.00	Account No.									
Schedule of Creditors Holding Unsecured Priority Claims       (Total of this page)       31,326.37       31,326.37         Total       0.00										
Schedule of Creditors Holding Unsecured Priority Claims       (Total of this page)       31,326.37       31,326.37         Total       0.00	Sheet 1 of 1 continuation sheets attac	che	L d te	۱ <u>ــــــــــــــــــــــــــــــــــــ</u>	Subt	ota	l		0.00	
					-	-		31,326.37		6.3
				(Report on Summery of Sc			- 1	31 326 27		<u> </u>

B6F (Official Form 6F) (12/07)

In re

William P. Baran, Jr.

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

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

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.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		CONTINGEN		S P U T E	AMOUNT OF CLAIM
Account No. 7S225/89564				T	E		
A.J. Perri c/o Turk Collectors, Inc. PO Box 20 Keyport, NJ 07735		-			D		5,872.00
Account No. 26237663			Medical Bill			+	
Albert Einstein Medical Center PO Box 785371 Philadelphia, PA 19178-0001		-					1,324.58
Account No.			Landlord Tenant/Collection	-	-	$\vdash$	1,524.56
Alexander Iler, Esquire Byrnes Kirkwood, LLP 321 Broad Street Red Bank, NJ 07701		-					Unknown
Account No. 3727-160768-44001			Credit Card - Additional Credit Report Account				
American Express c/o Ragan & Ragan, PC 3100 Route 138 West Brinley Plaza, Building One Belmar, NJ 07719		-	Number 3499912255672393 - Docket #: L - 115 -09				18,522.09
			I	Sub	tota	L al	
<b>7</b> continuation sheets attached			(Total of	thic	<b>n</b> 04	(07	25,718.67

In re

William P. Baran, Jr.

Case No.

Debtor

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

	С	Hu	sband, Wife, Joint, or Community	lс	υ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	D   S P U T E D	AMOUNT OF CLAIM
Account No. 5490-3549-9956-4260			Credit Card - Additional Account #: 5490 3541	Т	E		
Bank of America PO Box 17054 Wilmington, DE 19850		-	5927 0328		D		23,013.89
Account No. 5490-9909-9782-5789			Credit Card				
Bank of America PO Box 17054 Wilmington, DE 19850		-					17,578.55
Account No. 5490-9903-4200-6093	╉		Credit Card	+	$\vdash$	$\vdash$	
Bank of America PO Box 15726 Wilmington, DE 19886-5726		-					17,144.34
Account No. 4264-2806-1815-8795	╉	$\left  \right $	Line of Credit - Additional Account #'s: 4264	┢	$\vdash$	-	
Bank of America PO Box 15726 Wilmington, DE 19886-5726		-	2809 9992 2934 and 6882 1061 800699				50,584.21
Account No. 4339-9300-0929-1073	┢		Credit Card		$\vdash$	$\vdash$	· · ·
Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	x	J				x	
							15,511.59
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of	Subt his			123,832.58

In re

William P. Baran, Jr.

Case No.

Debtor

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

CREDITOR'S NAME,	c	Hu	sband, Wife, Joint, or Community			J	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			N     - S Q   U J   T E O   C		AMOUNT OF CLAIM
Account No. XXX XXX 3055			Overdrawn Checking Account	ĺ				
Bank of America, N.A. Recovery Managment, MA5-527-01-04 50 Morrissey Blvd. Boston, MA 02125-3312		-		-				111.90
Account No. XXXX XXXX 2493		$\vdash$	Overdrawn Checking Account				+	
Bank of America, N.A. Recovery Managment, MA5-527-01-04 50 Morrissey Blvd. Boston, MA 02125-3312		-						3,975.26
Account No. 009419740578			Overdrawn Checking Account					
Bank of America, N.A. c/o NCO Financial Systems PO Box 17080 Wilmington, DE 19850-7081		-						1,591.02
Account No. 3019 5457 6420 XXXX								
Chubb & Sonn 202 Haall's Mill Road PO Box 1600 Whitehouse Station, NJ 08889-1600		-				2	x	565.45
Account No. 5049-9415-8341-3312	╉	┢	Credit Card		+		+	
Citi PO Box 6286 Sioux Falls, SD 57117		-						8,005.85
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of	 :			Su	bto	tal	+	
Creditors Holding Unsecured Nonpriority Claims			(Total					14,249.48

In re

William P. Baran, Jr.

Case No.

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

Debtor

Husband, Wife, Joint, or Community D I S P UNLIQUIDATED CODEBTOR CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. w U T E D CONSIDERATION FOR CLAIM. IF CLAIM J C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 607209124614XXXX **Credit Card CitiFinancial Retail Services** 2035 W. 4th Street Tempe, AZ 85281 23.093.98 Account No. 6032 5902 1135 3965 Credit Card **CitiFinancial Retail Services** PO Box 183041 Columbus, OH 43218-3041 21,994.78 Account No. 6011-0011-4152-7574 Credit Card **Discover Financial Services, LLC** PO Box 6103 Carol Stream, IL 60197-6103 8,475.74 Account No. 6011-0013-5053-1895 Credit Card **Discover Financial Services, LLC** PO Box 15316 Wilmington, DE 19850 13,672.35 Account No. 42760110044XXXX/042760110044XX Credit Card Domain, Inc. **Retail Services** PO Box 17602 Baltimore, MD 21297-1602 5,876.00 Subtotal

Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

73,112.85

In re

William P. Baran, Jr.

Case No.

Debtor

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

	С	Н	isband, Wife, Joint, or Community		: 1	J D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C					AMOUNT OF CLAIM
Account No. 3200860000653085			Medical Bill	Т			
Einstein Medical Center c/o Interstate Credit & Collections 21 W. Fornance Street Norristown, PA 19401		-				)	1,324.00
Account No. 10603291	╉	+		+	+	+	
ER Solutions 800 SW 39th Street Renton, WA 98057		-					135.00
Account No.	┥	+	Accountant Fees	+	+	+	
Frank Guglielmo, C.P.A. 7 Cedar Grove Lane, Suite 34 Somerset, NJ 08873		-					9,000.00
Account No. Docket No.: MRS - L - 798-09		┢		+	+	+	
Kari Drive Associates, LLC c/o Bisogno & Loeffler, L.L.C. 88 South Finley Avenue PO Box 408 Basking Ridge, NJ 07920		-					14,260.00
Account No.	╉		Counsel Fees	+	+	+	
Law Offices of Mark K. Smith, L.L.C. 3100 Princeton Pike Building 1, Suite I Trenton, NJ 08648		-					810.00
Sheet no4 of _7 sheets attached to Schedule	of	1	1	Sul	btot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				25,529.00

In re

William P. Baran, Jr.

Case No.

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

Debtor

	С	Т	Hu	Isband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		C M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L I Q	DISPUTED	AMOUNT OF CLAIM
Account No. <b>82</b>		Τ			Т	E		
Luciano Procaccini 482 North Harrison Street Princeton, NJ 08540		.	-			D		1,682.04
Account No.	╉	+			+	+	+	.,
Matt's Plumbing & Heating, Inc. 168 W. Sylvania Avenue Neptune, NJ 07753			-					
		1						579.35
Account No. Michael P. Kutzer, Esquire 1528 Walnut Street Philadelphia, PA 19102		•	-				×	Unknown
Account No.	╉	+			+	+		
NC Jefferson Plumbing, Heating and A/C 5 Crescent Avenue Rocky Hill, NJ 08553			-					450.00
Account No. L - 3063-08	╉	+			+	+	+	
Patterson Dental Supply, Inc. c/o Stark & Stark PO Box 5315 Princeton, NJ 08543-5315		.	-					Unknown
Sheet no. <b>_5</b> of <b>_7</b> sheets attached to Schedule of	 :			1	Sub	tota	 al	2,711.39
Creditors Holding Unsecured Nonpriority Claims	(Total of	(Total of this page)						

In re

William P. Baran, Jr.

Case No.

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					AMOUNT OF CLAIM
Account No. 600200811091XXXX				Ť				
PNC Bank 103 Bellevue Parkway Wilmington, DE 19809		-						11 510 00
Account No. <b>4508338</b>				+				11,519.00
Poores Propane c/o NCO Financial/34 PO Box 41774 Philadelphia, PA 19101		-						419.00
Account No. 440183						+	-	415.00
Princeton Van Service PO Box 3094 Princeton, NJ 08543		-						7,130.00
Account No. 771 5 09 0062196548		┢	Credit Card	-		+		1,100.00
Sam's Club PO Box 530970 Atlanta, GA 30353-0971	x	J					x	1,196.98
Account No. 5049-9480-5801-2099			Credit Card			+	+	1,130.30
Sears Credit Cards PO Box 183081 Columbus, OH 43218-3081		-						525.00
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedu	ile of	<u> </u>		Sul	bto		+	
Creditors Holding Unsecured Nonpriority Claims	(Total o	(Total of this page) <b>20,7</b>						

In re

William P. Baran, Jr.

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

Debtor

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

	LC.	Ни	sband, Wife, Joint, or Community		1 u	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE BTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L Q U	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5049-9481-2623-5177			Credit Card	Ť	E		
Sears Credit Cards PO Box 183081 Columbus, OH 43218-3081		-			D		8,277.00
Account No. 1520391XXXXX	╞			-			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Social Security Administration 155-10 Jamaica Avenue Jamaica, NY 11432		-					
							591.00
Account No. 155524112FXXXX			Student Loans				
US Dept of Education PO Box 4609 Utica, NY 13504		-					
							99,687.00
Account No.	-						
Vita Landscaping 35 Claire Avenue Woodbridge, NJ 07095		-					
Account No.	┥			_			200.00
Westend Landscaping 15-17 South 7th Avenue Long Branch, NJ 07740		-					
							600.00
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sut this			109,355.00
			(Report on Summary of S		Tot	al	395,298.95

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B6G (Official Form 6G) (12/07)

In re

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#### William P. Baran, Jr.

Case No.

## Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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.
10 Willis Way	Listed for winter rental with broker.
Bruce and Mary Hendrix 90 E. 235th Street New York, NY 10470	Short Sale Contract - \$399,000.00 for 37289 Trent Court, Rehobath Beach, DE19971
Jefferson Douglas Pooley and Karen Beck Pooley 624 N. 6th Street Allentown, PA 18102	Sale Contract - \$235,000.00 for 29 West Broadway, Jim Thorpe, PA 18229
Tenants	Various leases with tenants for rental properties.

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases Copyright (c) 1996-2009 - Best Case Solutions - Evanston, IL - (800) 492-8037

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B6H (Official Form 6H) (12/07)

In re

.

William P. Baran, Jr.

Case No.

Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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

Assc Dental Arts of PRince 234 S. Main Street Lambertville, NJ 08530-1809

lvy & Twig 234 S. Main Street Lambertville, NJ 08530-1809 NAME AND ADDRESS OF CREDITOR

Sam's Club PO Box 530970 Atlanta, GA 30353-0971

**Bank of America Business Card** PO Box 15710 Wilmington, DE 19886-5710

Case 09-37513 Doc 1

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ument	Page 34 of 59	

**B6I (Official Form 6I) (12/07)** 

In re William P. Baran, Jr.

Case No.

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

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SH	POUSE		
Cin els	RELATIONSHIP(S):	AGE(S):			
Single	None.				
Employment:	DEBTOR		SPOUSE		
Occupation De	entist				
Name of Employer As	sociates Dental Arts, LLC				
	Years				
	4 S. Main Street mbertville, NJ				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	11,184.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	11,184.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securit	у	\$	3,000.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	3,000.00	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	8,184.00	\$	N/A
7. Regular income from operation of bu	usiness or profession or farm (Attach detailed statem	nent) \$	0.00	\$	N/A
8. Income from real property	-	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	ayments payable to the debtor for the debtor's use o	r that of \$	0.00	\$	N/A
11. Social security or government assis	tance	¢	4 000 00	۴	<b>N</b> 1/A
(Specify): Disability		\$	<u>4,000.00</u> 0.00	\$	<u> </u>
12. Pension or retirement income			0.00	_ م ع	N/A
13. Other monthly income		φ	0.00	φ	IN/A
(0 : ( )		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	IGH 13	\$	4,000.00	\$	N/A
	(Add amounts shown on lines 6 and 14)	\$	12,184.00	\$	N/A
	LY INCOME: (Combine column totals from line 1:		\$	12,184	

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

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

B6J (Off	Case 09-37513 cial Form 6J) (12/07)	Doc 1	Filed 10/15/09 Document	Entered 10/15/09 Page 35 of 59	19:05:33	Desc Main
In re	William P. Baran, Jr.				Case No.	
in ie			I	Debtor(s)	Cube 110.	
	SCHEDILE I		NT EVDENDI	TUDES OF INDI		DEDTOD(S)
	SCHEDULE J - (					
filed. P	nplete this schedule by est rorate any payments made s calculated on this form n	bi-weekly,	quarterly, semi-annua	ally, or annually to show m	nonthly rate. T	
	eck this box if a joint petiti tures labeled "Spouse."	on is filed a	and debtor's spouse m	aintains a separate househ	old. Complete	e a separate schedule of
1. Rent	or home mortgage payme	nt (include	lot rented for mobile l	home)		\$ 0.00
a. Are	real estate taxes included	?	Yes	s No <u>X</u> _		
1	roperty insurance included			s No <b>_X</b>		
2. Utili	J		uel			\$ 0.00
	b. Water and se	ewer				\$ <u>0.00</u> \$ <u>0.00</u>
	c. Telephone d. Other					\$ <u>0.00</u>
3 Horr	e maintenance (repairs and	d unkeen)				\$ <u>0.00</u>
4. Food		u upreep)				\$ <u>0.00</u>
5. Clot						\$ 0.00
	dry and dry cleaning					\$ 0.00
	ical and dental expenses					\$0.00
	sportation (not including c					\$ 0.00
	eation, clubs and entertain	ment, news	papers, magazines, et	с.		\$ 0.00
	aritable contributions		aludad in home mont	ac ac maximanta)		\$0.00
11.1115	a. Homeowner's		iciuded in nome mort	gage payments)		\$ 0.00
	b. Life	s of tenter s				\$ <u>0.00</u>
	c. Health					\$ 0.00
	d. Auto					\$ 0.00
	e. Other					\$ 0.00
12. Tay	tes (not deducted from wag	ges or inclu	ded in home mortgage	e payments)		
	(Specify)					\$ 0.00
13. Inst plan)	allment payments: (In cha	pter 11, 12,	and 13 cases, do not	list payments to be include	ed in the	
	a. Auto					\$0.00
	b. Other					\$ 0.00
	c. Other					\$0.00
14. Ali	mony, maintenance, and su	ipport paid	to others			\$ 0.00
	ments for support of addit					\$ 0.00
16. Reg 17. Oth	gular expenses from operat		· •		,	\$ 0.00 \$ 0.00
17. Ou Otł						\$ <u>0.00</u>
Ou						·
	ERAGE MONTHLY EXI cable, on the Statistical Su				edules and,	\$0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 12,184.00
b. Average monthly expenses from Line 18 above	\$ 0.00
c. Monthly net income (a. minus b.)	\$ 12,184.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court

District of New Jersey

In re William P. Baran, Jr.

Debtor(s)

Case No. Chapter

11

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **27** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 15, 2009

Signature

re <u>/s/ William P. Baran, Jr.</u> William P. Baran, Jr. 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.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court District of New Jersey

In re William P. Baran, Jr.

Debtor(s)

Case No. Chapter

11

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

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

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

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,886.00	2008 - Salary
\$0.00	2007

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

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	November 2006 - 2009 - Disability - \$4,000.00 per month

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AMOUNT <b>\$0.00</b>	SOURCE 2008 Business Loss \$13,336.00 and Rental Income loss \$80,470.00
\$178,297.00	2007 Capital Gain
\$0.00	2007 Rental Income Loss - \$410,432.00

### 3. Payments to creditors

# None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Somerset, NJ 08873			
7 Cedar Grove Lane, Suite 34			
Frank Guglielmo, C.P.A.	Summer of 2009	\$950.00	\$9,000.00
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
	PAYMENTS/	VALUE OF	AMOUNT STILL
	DATES OF	PAID OR	
		AMOUNT	

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.)

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
<b>RELATIONSHIP TO DEBTOR</b>	DATE OF PAYMENT	AMOUNT PAID	OWING

#### 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.)

AND CASE NUMBER American Express Travel Related Services v. William Baran Docket No.: L - 115-09	NATURE OF PROCEEDING Collection	COURT OR AGENCY AND LOCATION Superior Court of New Jersey, Hunterdon County, Law Division	STATUS OR DISPOSITION Pending
Patterson Dental Supply, Inc. v. William P. Baran, Jr. Docket No.: L - 3063-08 Judgment #: J - 193540-09	Collection	Superior Court of New Jersey, Mercer County	Judgment entered Summer 2009
Kari Drive Associates, LLC v. William P. Baran, Jr. Docket No.: MRS - L - 798- 09	Collection	Superior Court of New Jersey, Law Division, Morris County	Pending

\_\_\_\_\_

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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

3

	filed.)			
BE	ND ADDRESS OF PERSON FOR WHOSE NEFIT PROPERTY WAS SEIZED <b>Revenue Service</b>	DATE OF SEIZURE <b>2009</b>	DESCRIPTION AND VALUE ( PROPERTY Seized \$7,000.00 in IRA (to l	
	5. Repossessions, foreclosures and return	ıs		
None	List all property that has been repossessed by returned to the seller, within <b>one year</b> immed or chapter 13 must include information com- spouses are separated and a joint petition is	ediately preceding the comment cerning property of either or bo	ement of this case. (Married debte	ors filing under chapter 12
CREDI	ND ADDRESS OF FOR OR SELLER Iphia Sheriff/Aurora Loan Service 1	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 0/06/2009	DESCRIPTION AND VALUE PROPERTY 137 Elfreth's Alley, Philad	
None	<ul><li>6. Assignments and receiverships</li><li>a. Describe any assignment of property for this case. (Married debtors filing under chapjoint petition is filed, unless the spouses are</li></ul>	pter 12 or chapter 13 must inclu	de any assignment by either or bo	
NAME A		DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT (	OR SETTLEMENT
None	b. List all property which has been in the ha preceding the commencement of this case. ( property of either or both spouses whether of filed.)	ands of a custodian, receiver, or (Married debtors filing under ch	court-appointed official within or apter 12 or chapter 13 must include	<b>e year</b> immediately le information concerning
	ND ADDRESS	IE AND LOCATION OF COURT E TITLE & NUMBER		TION AND VALUE OF ROPERTY
	7. Gifts			
None	List all gifts or charitable contributions mad and usual gifts to family members aggregati aggregating less than \$100 per recipient. (M either or both spouses whether or not a join	ing less than \$200 in value per i farried debtors filing under chap	ndividual family member and chapter 12 or chapter 13 must include	ritable contributions gifts or contributions by
		ATIONSHIP TO BTOR, IF ANY		IPTION AND E OF GIFT
	8. Losses			
None	List all losses from fire, theft, other casualty <b>since the commencement of this case.</b> (Ma spouses whether or not a joint petition is fil	urried debtors filing under chapt	er 12 or chapter 13 must include l	osses by either or both
	PTION AND VALUE PROPERTY	LOSS WAS COVER	CIRCUMSTANCES AND, IF ED IN WHOLE OR IN PART E, GIVE PARTICULARS	DATE OF LOSS
18 Morri	is Drive - Contents of Home	Flood - \$85,000.00 da Insurance	mages - NJ Manufacturer's	April 2007

None

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# 9. Payments related to debt counseling or bankruptcy

None

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

	ND ADDRESS AYEE ith	DATE OF PAYMENT, NAME OF PAYOR IF OTH THAN DEBTOR Spring and Summer, 20		AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$5,500.00
	oh e Highway 33 NJ 08619	September and October	r, 2009	\$10,000.00 \$1,039.00
	10. Other transfers			
None	a. List all other property, other than property transferred either absolutely or as security withi filing under chapter 12 or chapter 13 must inclu spouses are separated and a joint petition is not	n <b>two years</b> immediately prec de transfers by either or both s	eding the commencen	nent of this case. (Married debtors
	ND ADDRESS OF TRANSFEREE, ELATIONSHIP TO DEBTOR	DATE		RTY TRANSFERRED UE RECEIVED
None	b. List all property transferred by the debtor wir trust or similar device of which the debtor is a b		eceding the commenc	ement of this case to a self-settled
NAME OI DEVICE	F TRUST OR OTHER	DATE(S) OF TRANSFER(S)		IEY OR DESCRIPTION AND RTY OR DEBTOR'S INTEREST
	11. Closed financial accounts			
None	List all financial accounts and instruments held otherwise transferred within <b>one year</b> immediat financial accounts, certificates of deposit, or oth cooperatives, associations, brokerage houses an include information concerning accounts or inst unless the spouses are separated and a joint peti	ely preceding the commencem er instruments; shares and sha d other financial institutions. ( ruments held by or for either of	ent of this case. Inclu re accounts held in ba Married debtors filing	de checking, savings, or other anks, credit unions, pension funds, g under chapter 12 or chapter 13 must
NAME AI TD Bank	ND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, L DIGITS OF ACCOUNT AND AMOUNT OF FINA Checking Account trans Associated Dental Arts,	NUMBER, L BALANCE sferred to	AMOUNT AND DATE OF SALE OR CLOSING October 2009 - \$10,000.00

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### Filed 10/15/09 Entered 10/15/09 19:05:33 Case 09-37513 Doc 1 Desc Main Page 41 of 59 Document 5 13. Setoffs None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF 14. Property held for another person None List all property owned by another person that the debtor holds or controls. NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY 15. Prior address of debtor None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. ADDRESS NAME USED DATES OF OCCUPANCY Moved out May 2008 18 Morris Drive, Princeton, New Jersey 137 Elfreth's Alley, Philadelphia, PA Throughout, more since May 2008 200 Grassmere Avenue, Interlaken, New Jersey Throughout, more since August 2008 Throughout 204 N. Hanson Street, Princeton, New Jersey Since July 2007 - Business 234 South Main Street, Lambertville, New Jersey

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### **17. Environmental Information.**

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

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

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

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

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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

Address

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None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous
	Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Associated Dental Arts	20-0677190	234 S. Main Street Lambertville, NJ 08530	Dentist	1994 to Present
lvy & Twig	XXXXX4112	234 S. Main Street Lambertville, NJ 08530	Real Estate and Antiques	1998 to Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

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

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

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

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Frank Guglielmo, C.P.A. 7 Cedar Grove Lane, Suite 34 Somerset, NJ 08873 DATES SERVICES RENDERED Throughout

### Document Page 43 of 59 b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor. NAME ADDRESS DATES SERVICES RENDERED None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. NAME ADDRESS None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS DATE ISSUED 20. Inventories 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. DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) 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. NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS 21 . Current 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. NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST 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. NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case. DATE OF WITHDRAWAL NAME ADDRESS None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION

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#### 23. Withdrawals 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 **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

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

DATE AND PURPOSE

OF WITHDRAWAL

### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

AMOUNT OF MONEY

OR DESCRIPTION AND

VALUE OF PROPERTY

### 25. Pension Funds.

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.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date **October 15, 2009** 

Signature /s

<u>/s/ William P. Baran, Jr.</u>
 William P. Baran, Jr.
 Debtor

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

	Doct United	ument Page 45 of States Bankruptcy		5:33 Desc Main
In r		District of New Jersey	Case N	Jo.
m	windin F. Baran, or.	Debtor(s)	Case T	
	DISCLOSURE OF COMPE	ΝΩΛΤΙΟΝ ΟΕ ΛΤΤΟ	DNEV FOD	DERTOD(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy R compensation paid to me within one year before the fil be rendered on behalf of the debtor(s) in contemplation	ule 2016(b), I certify that I ling of the petition in bankrup	am the attorney tcy, or agreed to be	for the above-named debtor and that paid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	10,000.00
	Prior to the filing of this statement I have received		\$	10,000.00
	Balance Due		\$	0.00
2.	\$			
3.	The source of the compensation paid to me was:			
	Debtor Dther (specify):			
4.	The source of compensation to be paid to me is:			
	Debtor Dther (specify):			
5.	■ I have not agreed to share the above-disclosed com	pensation with any other perso	on unless they are n	nembers and associates of my law firm.
	□ I have agreed to share the above-disclosed compension copy of the agreement, together with a list of the national statement.			
6.	In return for the above-disclosed fee, I have agreed to r	ender legal service for all aspe	ects of the bankrupt	cy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rend</li> <li>b. Preparation and filing of any petition, schedules, sta</li> <li>c. [Other provisions as needed]</li> <li>For Chapter 7 and Chapter 13 cases, rescheduled Confirmation hearing.</li> <li>For Chapter 11 cases, the above amount fees for services rendered by debtor's and the servi</li></ul>	tement of affairs and plan whi presentation of the debto nt represents a retainer ar	ch may be required r(s) at the First l nd Teich Groh w	; Meeting of Creditors and first
7.	By agreement with the debtor(s), the above-disclosed for Representation of the debtor(s) in any or any other adversary proceedings.			dances, relief from stay actions
		CERTIFICATION		
	I certify that the foregoing is a complete statement of ar pankruptcy proceeding.	ny agreement or arrangement fo	or payment to me f	or representation of the debtor(s) in
Date	d: <b>October 15, 2009</b>	/s/ Allen I. Gors		
		Allen I. Gorski, Teich Groh	Esq.	
		691 State Highv Mercerville	vay 33	

Trenton, NJ 08619-4492

609-890-1500 Fax: 609-890-6961

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

# 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 <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. 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

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

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08)

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 Attorney**

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

Allen I. Gorski, Esq.	X /s/ Allen I. Gorski, Esq.	October 15, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
691 State Highway 33		
Mercerville		
Trenton, NJ 08619-4492		
609-890-1500		

# **Certificate of Debtor**

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

William P. Baran, Jr.	${ m X}$ /s/ William P. Baran, Jr.	October 15, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Х	
	Signature of Joint Debtor (if any)	Date

Signature of Joint Debtor (if any)

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# **United States Bankruptcy Court** District of New Jersey

Debtor(s)

William P. Baran, Jr. In re

# **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: October 15, 2009

/s/ William P. Baran, Jr.

William P. Baran, Jr. Signature of Debtor

Case No. 11 Chapter

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A.J. Perri c/o Turk Collectors, Inc. PO Box 20 Keyport, NJ 07735

ACS PO Box 7051 Utica, NY 13504-7051

AEHN PO Box 785371 Philadelphia, PA 19178-0001

Albert Einstein Medical Center PO Box 785371 Philadelphia, PA 19178-0001

Alexander Iler, Esquire Byrnes Kirkwood, LLP 321 Broad Street Red Bank, NJ 07701

America's Servicing Co. PO Box 10328 Des Moines, IA 50306

America's Servicing Co. 7485 New Horizon Way Frederick, MD 21703

American Express c/o Ragan & Ragan, PC 3100 Route 138 West Brinley Plaza, Building One Belmar, NJ 07719

American Express PO Box 981537 El Paso, TX 79998

American Express PO Box 297879 Fort Lauderdale, FL 33329-7879

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American Express PO Box 1270 Newark, NJ 07101-1270

American Servicing Co. PO Box 10328 Des Moines, IA 50306

Americas Servicing Co. 7485 New Horizon Way Frederick, MD 21703

Assc Dental Arts of PRince 234 S. Main Street Lambertville, NJ 08530-1809

Assistant Attorney General Department of Justice, Tax Division Civil Trial Section, Eastern Region PO Box 227, Ben Franklin Station Washington, DC 20044

Aurora Loan Services 10350 Park Meadows Drive, Suite 500 Littleton, CO 80124

Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124

Bank of America PO Box 17054 Wilmington, DE 19850

Bank of America PO Box 15726 Wilmington, DE 19886-5726

Bank of America c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442

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Bank of America c/o Allied Interstate, Inc. PO Box 361774 Columbus, OH 43236

Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710

Bank of America, N.A. Recovery Managment, MA5-527-01-04 50 Morrissey Blvd. Boston, MA 02125-3312

Bank of America, N.A. c/o NCO Financial Systems PO Box 17080 Wilmington, DE 19850-7081

Bank of America, N.A. PO Box 353310 Atlanta, GA 30353-5310

Bank of America, NA c/o Associated Recovery Systems PO Box 469046 Escondido, CA 92046-9046

Bruce and Mary Hendrix 90 E. 235th Street New York, NY 10470

Chase Home Financial PO Box 78420 Phoenix, AZ 85062-8420

Chase Manhattan Mortgage 10790 Rancho Bernardo Road San Diego, CA 92127

Chevy Chase Bank 6151 Chevy Chase Drive Laurel, MD 20707

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Chevy Chase Bank 6200 Chevy Chase Drive Laurel, MD 20707

Chubb & Sonn 202 Haall's Mill Road PO Box 1600 Whitehouse Station, NJ 08889-1600

Citi PO Box 6286 Sioux Falls, SD 57117

Citi Mortgage PO Box 6006 The Lakes, NV 88901

CitiFinancial c/o GC Services Limited Partnership PO Box 663 Elgin, IL 60121

CitiFinancial PO Box 70921 Charlotte, NC 28272

CitiFinancial Retail Services 2035 W. 4th Street Tempe, AZ 85281

CitiFinancial Retail Services PO Box 183041 Columbus, OH 43218-3041

CitiMortgage, Inc. PO Box 9438 Gaithersburg, MD 20898

CLC Consumer PO Box 747054 Pittsburgh, PA 15274

CLC Consumer Services Co. 2730 Liberty Avenue Pittsburgh, PA 15222

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Commonwealth of Pennsylvania Department of Revenue PO Box 280432 Harrisburg, PA 17128-0432

Commonwealth of Pennsylvania PA Department of Revenue Bureau of Compliance Harrisburg, PA 17128-0946

Dept of Ed PO Box 7063 Utica, NY 13504-7063

Discover PO Box 3008 New Albany, OH 43054-3008

Discover Card PO Box 71084 Charlotte, NC 28272-1084

Discover Financial Services, LLC PO Box 6103 Carol Stream, IL 60197-6103

Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850

Domain, Inc. Retail Services PO Box 17602 Baltimore, MD 21297-1602

Domain, Inc. c/o Integrity Financial Partners, Inc. PO Box 11530 Overland Park, KS 66207-4230

Einstein Medical Center c/o Interstate Credit & Collections 21 W. Fornance Street Norristown, PA 19401

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ER Solutions 800 SW 39th Street Renton, WA 98057

Faslo Solutions PO Box 986 Newark, NJ 07184-0986

Ford Credit PO Box 152271 Irving, TX 75015

Frank Guglielmo, C.P.A. 7 Cedar Grove Lane, Suite 34 Somerset, NJ 08873

HSBC Bank c/o LVNV Funding, LLC PO Box 10497 Greenville, SC 29603

HSBC Retail Services PO Box 5244 Carol Stream, IL 60197-5244

HSBC Retail Services PO Box 15524 Wilmington, DE 19850

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Ivy & Twig 234 S. Main Street Lambertville, NJ 08530-1809

Jefferson Douglas Pooley and Karen Beck Pooley 624 N. 6th Street Allentown, PA 18102

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Kari Drive Associates, LLC c/o Bisogno & Loeffler, L.L.C. 88 South Finley Avenue PO Box 408 Basking Ridge, NJ 07920

Law Offices of Mark K. Smith, L.L.C. 3100 Princeton Pike Building 1, Suite I Trenton, NJ 08648

Luciano Procaccini 482 North Harrison Street Princeton, NJ 08540

Matt's Plumbing & Heating, Inc. 168 W. Sylvania Avenue Neptune, NJ 07753

Michael P. Kutzer, Esquire 1528 Walnut Street Philadelphia, PA 19102

NC Jefferson Plumbing, Heating and A/C 5 Crescent Avenue Rocky Hill, NJ 08553

Ocwen Loan Services 12357 Riata Trace Parkway, Suite C150 Austin, TX 78727

PA Department of Revenue Bankruptcy Division Dept. 280946 Harrisburg, PA 17128-0496

Patterson Dental Supply, Inc. c/o Stark & Stark PO Box 5315 Princeton, NJ 08543-5315

PNC Bank 103 Bellevue Parkway Wilmington, DE 19809

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Poores Propane c/o NCO Financial/34 PO Box 41774 Philadelphia, PA 19101

Princeton Van Service PO Box 3094 Princeton, NJ 08543

Sam's Club PO Box 530970 Atlanta, GA 30353-0971

Sears Credit Cards PO Box 183081 Columbus, OH 43218-3081

Sears/CBSD PO Box 6189 Sioux Falls, SD 57117

Social Security Administration 155-10 Jamaica Avenue Jamaica, NY 11432

State of New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08646-0245

State of New Jersey Attorney General Office Richard J. Hughes Justice Complex 25 Market Street, PO Box 112 Trenton, NJ 08625

T and M Commercial Funding 259 Minot Avenue Auburn, ME 04210

United States Attorney 970 Broad Street, 5th Floor Newark, NJ 07102

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US Dept of Education PO Box 4609 Utica, NY 13504

Vita Landscaping 35 Claire Avenue Woodbridge, NJ 07095

Wachovia Mortgage, FSB 4101 Wiseman Blvd., #MC-T6D2 San Antonio, TX 78251

Wachovia/World Savings PO Box 60505 City Of Industry, CA 91716-0505

Westend Landscaping 15-17 South 7th Avenue Long Branch, NJ 07740

Wilshire Credit PO Box 8517 Portland, OR 97207-8517

Wilshire Credit Corp. 1776 SW Madison Street Portland, OR 97205 Case 09-37513 Doc 1

Document

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

William P. Baran, Jr. In re

Debtor(s)

Case Number:

(If known)

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# **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. CALCULATIO	ON OF C	URRENT	T MONTH	LY INC	OME		
	Marital/filing status. Check the box that applies an	nd complet	the balance	e of this part	of this state	ment as	directed.	
1	a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10							
1								
	c.	lumn B ("	Spouse'	s Income'') f	or Lines 2-10.			
	All figures must reflect average monthly income red						lumn A	Column B
	calendar months prior to filing the bankruptcy case,							
	the filing. If the amount of monthly income varied during the six months, you must divide the						ebtor's ncome	Spouse's Income
	six-month total by six, and enter the result on the ap	ppropriate	line.			- 11	Icome	mcome
2	Gross wages, salary, tips, bonuses, overtime, con	nmissions.				\$	11,184.00	\$
	Net income from the operation of a business, pro							
	and enter the difference in the appropriate column(s							
	profession or farm, enter aggregate numbers and pro-	ovide deta	ils on an atta	chment. Do	not enter a			
3	number less than zero.			~				
U			btor	Spou	se			
	a. Gross receipts	\$	0.00					
	b. Ordinary and necessary business expenses	\$ S 14 4 I	0.00					
	c. Business income		Line b from I			\$	0.00	\$
	Net Rental and other real property income. Subt							
	difference in the appropriate column(s) of Line 4. 1	1						
4			ebtor	Spou	se			
	a. Gross receipts	\$	13,000.00					
	b. Ordinary and necessary operating expenses	\$ Contract	13,000.00					
5	c. Rent and other real property income	Subtract	Line b from	Line a		\$	0.00	
5	Interest, dividends, and royalties.					\$	0.00	\$
6	Pension and retirement income.					\$	0.00	\$
	Any amounts paid by another person or entity, o							
7	expenses of the debtor or the debtor's dependent							
	<b>purpose.</b> Do not include alimony or separate maint debtor's spouse if Column B is completed.	enance pay	ments or an	ounts paid by	y the	¢	0.00	¢
			• . •	() (1)	0	\$	0.00	2
	<b>Unemployment compensation.</b> Enter the amount in However, if you contend that unemployment compe							
	benefit under the Social Security Act, do not list the							
8	or B, but instead state the amount in the space below		i such comp	cilibution in C				
	Unemployment compensation claimed to							
	be a benefit under the Social Security Act Debtor	· \$	0.00 Spc	use \$		¢		ф.
			-			\$	0.00	\$
	<b>Income from all other sources.</b> Specify source and							
	on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of							
	alimony or separate maintenance. Do not include any benefits received under the Social							
9	Security Act or payments received as a victim of a v							
,	victim of international or domestic terrorism.							
		D	ebtor	Spou	ise			
	a.	\$		\$	1			
	b.	\$		\$		\$	0.00	\$
	Subtotal of current monthly income. Add lines 2	thru 9 in C	olumn A an	d. if Column	B is	ľ		•
10								

B22B (Official Form 2	2B) (Chapter	11) (01/08)
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11	<b>Total current monthly income.</b> If Column B has been com Line 10, Column B, and enter the total. If Column B has no from Line 10, Column A.			11,184.00
	Part II.	VERIFICATION		
	I declare under penalty of perjury that the information provi must sign.)	ided in this statement is t	rue and correct. (If this is a	joint case, both debtors
12	Date: October 15, 2009	Signature:	/s/ William P. Baran, J	r
12			William P. Baran, Jr.	
			(Debtor)	