Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 1 of 12

United States Bankruptcy Court District of New Jersey						Volun	tary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Amerman, Todd R.				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): DBA Trace Service Company				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-6639			IN 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 3 Sohn Way Tabernacle, NJ	and State):	ZIP Code		Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
County of Residence or of the Principal Place of		08088	Count	v of Reside	ence or of the	Principal Pla	ce of Business	:
Burlington						Ĩ		
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code		g Address	of Joint Debt	or (if differen	t from street a	ddress): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above): Trace Service Company 1615 Route 206 Tabernacle, NJ 08088								
Type of Debtor Nature of Business (Form of Organization) (Check one box) Individual (includes Joint Debtors) (Check one box) Individual (includes Joint Debtors) Single Asset Real Estate as definin 11 U.S.C. § 101 (51B) Corporation (includes LLC and LLP) Railroad Partnership Stockbroker Other (If debtor is not one of the above entities, check this box and state type of entity below.) Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz Under Title 26 of the United St Code (the Internal Revenue Code)			□ Chapt □ Chapt ■ Chapt □ Chapt □ Chapt	the I ter 7 ter 9 ter 11 ter 12	Petition is Fil Ch of a Ch of a	a Foreign Main apter 15 Petitio a Foreign Non	e box) on for Recognition	
		e) anization d States	defined "incurr		(Check onsumer debts,	for	Debts are primarily business debts.	
 Filing Fee (Check one box) Full Filing Fee attached 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. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 			or Check Check	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 plan	usiness debtor n contingent lid are less than ith this petitio n were solicite	defined in 11 r as defined in quidated debts \$2,190,000.	U.S.C. § 101(51D). 11 U.S.C. § 101(51D) (excluding debts ower from one or more § 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and	administrat		es paid,		THIS	SPACE IS FOR	COURT USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	□ 10,001- 25,000	□ 25,001- 50,000	□ 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	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	550,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Fori	Case 09-42853 D	oc 1 Filed 12/04/09 Document	Entered 12/04/09 16:30 Page 2 of 12	0:46 Desc Main Page 2
Voluntary			Name of Debtor(s):	Tuge 2
·			Amerman, Todd R.	
(Inis page mus	st be completed and filed in e		9 Veens (If more than two, attach as	iditional sheat)
Location		ipicy Cases Flied within Last	8 Years (If more than two, attach at Case Number:	Date Filed:
Where Filed:	- None -		Case Wallber.	Date I fied.
Location Where Filed:			Case Number:	Date Filed:
Per	nding Bankruptcy Case File	ed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debto - None -	Dr:		Case Number:	Date Filed:
District:			Relationship:	Judge:
	Exhibit A			khibit B l whose debts are primarily consumer debts.)
forms 10K ar pursuant to S and is reques	leted if debtor is required to f ad 10Q) with the Securities an ection 13 or 15(d) of the Sec ting relief under chapter 11.) A is attached and made a part	nd Exchange Commission urities Exchange Act of 1934	have informed the petitioner that [he 12, or 13 of title 11, United States Co	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
	r is attached and made a part	or and pouton.	Signature of Attorney for Debtor(s	(Date)
No. (To be compl ■ Exhibit I If this is a join	D completed and signed by the nt petition:	Exh		a separate Exhibit D.)
	1 0	Information Regardin		
		(Check any ap	-	
		or has had a residence, principa	al place of business, or principal asse a longer part of such 180 days than i	
		0	eneral partner, or partnership pending	
	this District, or has no princ	cipal place of business or assets	cipal place of business or principal as in the United States but is a defenda the interests of the parties will be serve	int in an action or
	Certifica	tion by a Debtor Who Reside (Check all app	s as a Tenant of Residential Prope licable boxes)	rty
	Landlord has a judgment ag	· · · · · · · · · · · · · · · · · · ·	of debtor's residence. (If box checked	, complete the following.)
	(Name of la	ndlord that obtained judgment) landlord)		
				ne debtor would be permitted to cure
	-	petition the deposit with the co	for possession, after the judgment for urt of any rent that would become du	-

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

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Case 09-42853 Doc 1	Filed 12/04/09	Entered 12/04/09 16:30:46	Desc Main
B1 (Official Form 1)(1/08)	Document	Page 3 of 12	Page 3
Voluntary Petition		Name of Debtor(s):	
(This page must be completed and filed in every case)	Amerman, Todd R.	
(This page must be completed and filed in every case)) Signa	itures	
Signature(s) of Debtor(s) (Individua	0	Signature of a Foreign R	epresentative
I declare under penalty of perjury that the information petition is true and correct. [If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I ma chapter 7, 11, 12, or 13 of title 11, United States Code, available under each such chapter, and choose to proce [If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required by I request relief in accordance with the chapter of title 1 specified in this petition.	provided in this consumer debts and ay proceed under understand the relief ed under chapter 7. n preparer signs the y 11 U.S.C. §342(b).	I declare under penalty of perjury that the info is true and correct, that I am the foreign repre- proceeding, and that I am authorized to file th (Check only one box.) □ I request relief in accordance with chapter Certified copies of the documents required □ Pursuant to 11 U.S.C. §1511, I request reli of title 11 specified in this petition. A certi- recognition of the foreign main proceeding	ormation provided in this petition sentative of a debtor in a foreign is petition. 15 of title 11. United States Code. by 11 U.S.C. §1515 are attached. ef in accordance with the chapter fied copy of the order granting
X /s/ Todd R. Amerman		X	
Signature of Debtor Todd R. Amerman		Signature of Foreign Representative	
-		Printed Name of Foreign Representativ	
X		Finned Name of Foleign Representativ	e
		Date	
Telephone Number (If not represented by attorne	y)	Signature of Non-Attorney Bankr	untar Datition Dronanan
December 4, 2009		Signature of Non-Attorney Danki	upicy retubli reparei
Date		I declare under penalty of perjury that: (1) I preparer as defined in 11 U.S.C. § 110; (2) I	am a bankruptcy petition
Signature of Attorney*		compensation and have provided the debtor and the notices and information required und	with a copy of this document
X /s/ Richard M. Schlaifer Signature of Attorney for Debtor(s) <u>Richard M. Schlaifer 6240RS</u> Printed Name of Attorney for Debtor(s) <u>Earp Cohn P.C.</u> Firm Name 20 Brace Road, 4th Floor Cherry Hill, NJ 08034 Address		 110(h), and 342(b); and, (3) if rules or guide pursuant to 11 U.S.C. § 110(h) setting a max chargeable by bankruptcy petition preparers, of the maximum amount before preparing at debtor or accepting any fee from the debtor, Official Form 19 is attached. Printed Name and title, if any, of Bankrupt an individual, state the Social Security principal, responsible person or partner preparer.)(Required by 11 U.S.C. § 110) 	elines have been promulgated kimum fee for services , I have given the debtor notice ny document for filing for a as required in that section. ruptcy Petition Preparer pocy petition preparer is not number of the officer, of the bankruptcy petition
856-354-7700 Fax: 856-357-0766			
Telephone Number			
December 4, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signatu certification that the attorney has no knowledge after an information in the schedules is incorrect.		Address X	
Signature of Debtor (Corporation/Pa	rtnership)	Date	
I declare under penalty of perjury that the information petition is true and correct, and that I have been authorion behalf of the debtor. The debtor requests relief in accordance with the chapter States Code, specified in this petition.	provided in this ized to file this petition er of title 11, United	Signature of Bankruptcy Petition Preparer o person,or partner whose Social Security nur Names and Social-Security numbers of all o assisted in preparing this document unless th not an individual:	nber is provided above. other individuals who prepared or
X			
Printed Name of Authorized Individual		If more than one person prepared this docur conforming to the appropriate official form	
Title of Authorized Individual		A bankruptcy petition preparer's failure to o title 11 and the Federal Rules of Bankruptcy fines or imprisonment or both 11 U.S.C. §1	y Procedure may result in
Date			

Case 09-42853	Doc 1	Filed 12/04/09	Entered 12/04/09 16:30:46	Desc Main
		Document	Page 4 of 12	

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of New Jersey

In re Todd R. Amerman

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 14 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 seven 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

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

 \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/ Todd R. Amerman Todd R. Amerman Date: December 4, 2009 Case 09-42853 Doc 1

Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 6 of 12

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of New Jersey

In re Todd R. Amerman

Debtor(s)

Case No. _____ Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express PO Box 981540 El Paso, TX 79998-1540	American Express PO Box 1270 Newark, NJ 07101-1270	business credit card		44,183.00
American Express P.O. Box 981535 El Paso, TX 79998	American Express PO Box 1270 Newark, NJ 07101-1270	Credit Line		25,037.07
American Express-Platinum P.O. Box 981535 El Paso, TX 79998	American Express PO Box 1270 Newark, NJ 07101-1270	Credit Card		12,612.00
Atlantic City Electric Pepco Holdings Inc. ATTN: Bankruptcy Division 5 Collins Dr., Ste. 2133 Carney's Point, NJ 08069	Atlantic City Electric Pepco Holdings Inc. ATTN: Bankruptcy Division Carney's Point, NJ 08069	Personal Residential Utilities		500.00
Bank of America PO Box 15027 Wilmington, DE 19850-5027	Bank of America PO Box 15714 Wilmington, DE 19886-5714	Credit Line		19,350.98
Bank of America P.O.Box 15184 Wilmington, DE 19850-5184	Bank of America P.O.Box 15184 Wilmington, DE 19850-5184	Business Debt		31,467.20
Bank of America PO Box 5170 Simi Valley, CA 93062	Bank of America PO Box 5170 Simi Valley, CA 93062	Location: 3 Sohn Way, Tabernacle NJ		599,945.63 (470,500.00 secured)
Bank of America PO Box 21848 Greensboro, NC 27420-1848	Bank of America PO Box 15714 Wilmington, DE 19886-5714	Credit Line		90,340.00
Bank of America (MBNA-Visa Signature) PO Box 15026 Wilmington, DE 19850	Bank of America PO Box 15714 Wilmington, DE 19886-5714	Visa		10,680.00
Bank of America-Visa PO Box 15026 Wilmington, DE 19850	Bank of America PO Box 15714 Wilmington, DE 19886-5714	Visa		21,825.00
Chase - Continental Airlines P.O. Box 15298 Wilmington, DE 19850	Chase - Continental Airlines P.O. Box 15298 Wilmington, DE 19850	Personal Debt		2,957.45

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Case 09-42853 Doc 1

Document

Entered 12/04/09 16:30:46 Desc Main Filed 12/04/09 Page 7 of 12

B4 (Official Form 4) (12/07) - Cont. Todd R. Amerman In re

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]
Chase Continental Airlines-MC PO Box 15298	Chase Continental Airlines-MC PO Box 15298 Wilmington, DE 19850-5298	Personal Debt		2,315.00
Wilmington, DE 19850-5298 Chase-Countrywide PO Box 15298 Wilmington, DE 19850-5298	Chase-Countrywide PO Box 15298 Wilmington, DE 19850-5298	Personal Debt		3,910.62
Chase-Visa Card Member Services PO Box 15298 Wilmington, DE 19850-5298	Chase	Visa		17,133.00
Collamat Bodenmattstrasse 34 CH-4153 Reinach Switzerland	Collamat Bodenmattstrasse 34 CH-4153 Reinach Switzerland	Business Debt		30,724.00
First Equity PO Box 84075 Columbus, GA 31901-4075	First Equity PO Box 84075 Columbus, GA 31901-4075	Business Debt		21,173.21
Internal Revenue Service Special Procedures-Bky Section PO Box 744 Springfield, NJ 07081	Internal Revenue Service Special Procedures-Bky Section PO Box 744 Springfield, NJ 07081	Income Tax Debt		4,454.81
Merrill Lynch-Bank of America FIA Card Services PO Box 15026 Wilmington, DE 19850-5026	Merrill Lynch-Bank of America FIA Card Services PO Box 15026 Wilmington, DE 19850-5026	Personal Debt		34,084.31
Sovereign Bank P.O. Box 12707 Reading, PA 19612	Sovereign Bank P.O. Box 12707 Reading, PA 19612	Credit Line		42,278.00
Wells Fargo Credit Line PO Box 29746 Phoenix, AZ 85038-9746	Wells Fargo Credit Line PO Box 29746 Phoenix, AZ 85038-9746	Business Debt		102,743.22

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

I, Todd R. Amerman, 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 December 4, 2009

/s/ Todd R. Amerman Signature

Todd R. Amerman

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.

Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 8 of 12

United States Bankruptcy Court District of New Jersey

In re Todd R. Amerman

Debtor(s)

Case No. Chapter

11

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: December 4, 2009

/s/ Todd R. Amerman

Todd R. Amerman Signature of Debtor

Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 9 of 12

American Express PO Box 981540 El Paso, TX 79998-1540

American Express P.O. Box 981535 El Paso, TX 79998

American Express-Platinum P.O. Box 981535 El Paso, TX 79998

Amerigas ATTN: Credit Dept. 460 North Gulph Road King of Prussia, PA 19406

AT&T Wireless ATTN: Bankruptcy Department 5407 Andrews Highway Midland, TX 79706

Atlantic City Electric Pepco Holdings Inc. ATTN: Bankruptcy Division 5 Collins Dr., Ste. 2133 Carney's Point, NJ 08069

Bank of America PO Box 21848 Greensboro, NC 27420-1848

Bank of America PO Box 15027 Wilmington, DE 19850-5027

Bank of America P.O.Box 15184 Wilmington, DE 19850-5184

Bank of America PO Box 5170 Simi Valley, CA 93062

Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 10 of 12

Bank of America (MBNA-Visa Signature) PO Box 15026 Wilmington, DE 19850

Bank of America-Visa PO Box 15026 Wilmington, DE 19850

Beverly Ann Amerman 3 Sohn Way Tabernacle, NJ 08088

Beverly Ann Amerman 3 Sohn Way Tabernacle, NJ 08088

Chase - Continental Airlines P.O. Box 15298 Wilmington, DE 19850

Chase Continental Airlines-MC PO Box 15298 Wilmington, DE 19850-5298

Chase-Countrywide PO Box 15298 Wilmington, DE 19850-5298

Chase-Visa Card Member Services PO Box 15298 Wilmington, DE 19850-5298

Collamat Bodenmattstrasse 34 CH-4153 Reinach Switzerland

Comcast Attn: Bankruptcy Dept. 401 White Horse Road Voorhees, NJ 08043

Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 11 of 12

Comcast Attn: Bankruptcy Dept. 401 White Horse Road Voorhees, NJ 08043

Earp Cohn P.C. Attn: Richard M. Schlaifer, Esq. 20 Brace Road, 4th Floor Cherry Hill, NJ 08034

ERSolutions, Inc. 800 SW 39th Street PO Box 9004 Renton, WA 98057

First Equity PO Box 84075 Columbus, GA 31901-4075

Four Bees Holding Company 47 Meeting House Court Shamong, NJ 08088

Frenkel Lambert Weiss Weisman & Gordon Attn: Dori L. Scovish 80 Main Street, Suite 460 West Orange, NJ 07052

Internal Revenue Service Special Procedures-Bky Section PO Box 744 Springfield, NJ 07081

Merrill Lynch-Bank of America FIA Card Services PO Box 15026 Wilmington, DE 19850-5026

NJ Division of Taxation Attn: Bankruptcy Section 50 Barrack Street Trenton, NJ 08646

Romano & Romano 573 Bloomfield Avneue Verona, NJ 07044

Case 09-42853 Doc 1 Filed 12/04/09 Entered 12/04/09 16:30:46 Desc Main Document Page 12 of 12

Sovereign Bank P.O. Box 12707 Reading, PA 19612

Tabernacle Township Collector Attn: Susan Costales 163 Carranza Road Tabernacle, NJ 08088

Todd Amerman 3 Sohn Way Tabernacle, NJ 08088

Verizon 540 Broad Street Newark, NJ 07101

Wells Fargo Credit Line PO Box 29746 Phoenix, AZ 85038-9746

Zwicker & Associates, PC Attn: Roy Ruggiero, Esquire 16 South Haddon Avenue Haddonfield, NJ 08033