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31	(Official	Form	1)(1/08)	

# United States Bankruptcy Court District of New Jersey **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Dickey, John T. DDS

All Other Names used by the Debtor in the last (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-Taxpa (if more than one, state all) xxx-xx-1360	Last fo	our digits of than one, s	f Soc. Sec. or tate all)	r Individual-Taxpayer I.D. (ITIN)	) No./Complete EIN		
Street Address of Debtor (No. and Street, City, a 7535 Maple Ave. Merchantville, NJ	Street	Address of	Joint Debtor	(No. and Street, City, and State)	ZIP Code		
County of Residence or of the Principal Place o Camden		8109	County	of Reside	nce or of the	Principal Place of Business:	
Mailing Address of Debtor (if different from str 114 Foxwood Dr. Moorestown, NJ	reet address):	ZIP Code	Mailin	g Address	of Joint Debt	or (if different from street addres	ss): ZIP Code
		8057					
Location of Principal Assets of Business Debtor (if different from street address above):	r						
Type of Debtor         (Form of Organization)         (Check one box)         Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.         Corporation (includes LLC and LLP)         Partnership	(Check Health Care Bus Single Asset Re: in 11 U.S.C. § 1 Railroad Stockbroker Commodity Bro Clearing Bank	Stockbroker Commodity Broker				of Bankruptcy Code Under W Petition is Filed (Check one box ☐ Chapter 15 Petition fo of a Foreign Main Pro ☐ Chapter 15 Petition fo of a Foreign Nonmain	) or Recognition occeeding or Recognition
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Tax-Exer (Check box, ☐ Debtor is a tax-e under Title 26 or				ates "incurred by an individual primarily for		
<ul> <li>Filing Fee (Check or</li> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. F</li> <li>Filing Fee waiver requested (applicable to cl attach signed application for the court's cons</li> </ul>	Check Check	Debtor is a if: Debtor's a to insiders all applica A plan is l Acceptance	a small busin not a small b aggregate nor or affiliates) ble boxes: being filed w ces of the play	Chapter 11 Debtors less debtor as defined in 11 U.S.C usiness debtor as defined in 11 U ncontingent liquidated debts (exc are less than \$2,190,000. ith this petition. n were solicited prepetition from accordance with 11 U.S.C. § 112	J.S.C. § 101(51D). luding debts owed		
<ul> <li>Statistical/Administrative Information</li> <li>■ Debtor estimates that funds will be available</li> <li>□ Debtor estimates that, after any exempt prop there will be no funds available for distribut</li> </ul>		s paid,		THIS SPACE IS FOR COU	RT USE ONLY		
1- 50- 100- 200-	Image: 1,000-         5,001-           5,000         10,000		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 million	\$1,000,001         \$10,000,001           to \$10         to \$50           million         million	to \$100 to	00,000,001 \$500 Illion	5500,000,001 to \$1 billion	More than \$1 billion		
\$0 to \$50,001 to \$100,001 to \$500,001		to \$100 to		5500,000,001 to \$1 billion			

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B1 (Official For	m 1)(1/08) Document	Page 2 of 10	Page 2
Voluntar	y Petition	Name of Debtor(s): Dickey, John T. DD	
(This page mu	st be completed and filed in every case)	Dickey, John T. DD	5
	All Prior Bankruptcy Cases Filed Within Last	<b>8 Years</b> (If more than two	, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debto - None -	DI.	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K as pursuant to S and is reques	<b>Exhibit A</b> leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petiti have informed the petition 12, or 13 of title 11, United	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		identifiable harm to public health or safety?
Exhibit If this is a joi	eted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	a part of this petition.	
	Information Regardin	-	
-	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or prin	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnershi	o pending in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is	a defendant in an action or
	<b>Certification by a Debtor Who Reside</b> (Check all app		al Property
	Landlord has a judgment against the debtor for possession	·	x checked, complete the following.)
	(Name of landlord that obtained judgment)		
	Debtor claims that under applicable nonbankruptcy law, th		
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co after the filing of the petition.		

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

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B1 (Official Form 1)(1/08)	Document	Page 3 of 10	Page 3				
Voluntary Petition		Name of Debtor(s): Dickey, John T. DDS					
(This page must be completed and filed in every case)							
	Signa	ntures					
Signature(s) of Debtor(s) (Individual/J I declare under penalty of perjury that the information pro petition is true and correct. [If petitioner is an individual whose debts are primarily co has chosen to file under chapter 7] I am aware that I may p chapter 7, 11, 12, or 13 of title 11, United States Code, un available under each such chapter, and choose to proceed [If no attorney represents me and no bankruptcy petition p petition] I have obtained and read the notice required by 1 I request relief in accordance with the chapter of title 11, U specified in this petition.	vided in this nsumer debts and proceed under derstand the relief under chapter 7. oreparer signs the 1 U.S.C. §342(b).	Signature of a Foreign Ro I declare under penalty of perjury that the info is true and correct, that I am the foreign repres proceeding, and that I am authorized to file the (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 relia of title 11 specified in this petition. A certifi 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					
X /s/ John T. Dickey, DDS Signature of Debtor John T. Dickey, DDS		X					
X		Printed Name of Foreign Representative	e				
Signature of Joint Debtor		Date					
Telephone Number (If not represented by attorney)	I	Signature of Non-Attorney Bankr	untay Datition Proparar				
January 12, 2010							
Date		I declare under penalty of perjury that: (1) I preparer as defined in 11 U.S.C. § 110; (2) I	prepared this document for				
Signature of Attorney*         X /s/ Jeffrey B. Saper, Esq.         Signature of Attorney for Debtor(s)         Jeffrey B. Saper, Esq. 4775         Printed Name of Attorney for Debtor(s)         Law Offices of Jeffrey B. Saper, P.C.         Firm Name         The Lexington Building         180 Tuckerton Rd., Suite 19         Medford, NJ 08055		<ul> <li>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 chargeable by bankruptcy petition preparers, of the maximum amount before preparing ar debtor or accepting any fee from the debtor, Official Form 19 is attached.</li> <li>Printed Name and title, if any, of Bankr Social-Security number (If the bankrutty an individual, state the Social Security principal, responsible person or partner</li> </ul>	with a copy of this document der 11 U.S.C. §§ 110(b), elines have been promulgated kimum fee for services , 1 have given the debtor notice ny document for filing for a as required in that section.				
Address		preparer.)(Required by 11 U.S.C. § 110	.)				
Email: jbsaperlaw@ <u>y</u> 856-985-9770  Fax: 856-985-2781	yahoo.com						
Telephone Number							
January 12, 2010		Address					
Date *In a case in which § 707(b)(4)(D) applies, this signature a certification that the attorney has no knowledge after an in information in the schedules is incorrect.	also constitutes a equiry that the	X					
Signature of Debtor (Corporation/Partmeter)	iership)	Date					
I declare under penalty of perjury that the information pro petition is true and correct, and that I have been authorized on behalf of the debtor. The debtor requests relief in accordance with the chapter of States Code, specified in this petition.	d to file this petition	Signature of Bankruptcy Petition Preparer or person, or partner whose Social Security nun 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							
X Signature of Authorized Individual		If more than one person prepared this docum	nent attach additional sheets				
Printed Name of Authorized Individual		conforming to the appropriate official form					
Title of Authorized Individual		A bankruptcy petition preparer's failure to c title 11 and the Federal Rules of Bankruptcy fines or imprisonment or both 11 U.S.C. §11	v Procedure may result in				
Date							

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

### United States Bankruptcy Court District of New Jersey

In re John T. Dickey, DDS

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.* 

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

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

 $\Box$  3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* 

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

### Case 10-10788 Doc 1 Filed 01/12/10 Entered 01/12/10 17:38:21 Desc Main Document Page 5 of 10

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/ John T. Dickey, DDS John T. Dickey, DDS

Date: January 12, 2010

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Document

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

In re

John T. Dickey, DDS

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

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

Debtor

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 Statistical 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. 

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRE NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		I N G E	JZLLQJLDAH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>XXXX XXX XXXX</b>			2006		Т	T E D			
IRS Small Business/Self Employed			Statutory Lien						
ATTN: Michael Rago, Revenue Officer 5218 Atlantic Ave. Mays Landing, NJ 08330		-	business assets				x		
			Value \$ Unkno	wn				Unknown	Unknown
Account No.		Γ							
			Value \$						
Account No.		┢							
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Account No.									
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<b>0</b> continuation sheets attached	_				ubto			0.00	0.00
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					Τc	ota	1	0.00	0.00

(Report on Summary of Schedules)

B 201 (12/08)

# 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.

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

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

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

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

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

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

Jeffrey B. Saper, Esq. 4775	${ m X}$ /s/ Jeffrey B. Saper, Esq.	January 12, 2010
Printed Name of Attorney	Signature of Attorney	Date
Address:		
The Lexington Building		
180 Tuckerton Rd., Suite 19		
Medford, NJ 08055		
856-985-9770		
jbsaperlaw@yahoo.com		
	Contificate of Debtor	

#### **Certificate of Debtor**

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

John T. Dickey, DDS	Х	/s/ John T. Dickey, DDS	January 12, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	Х		
		Signature of Joint Debtor (if any)	Date

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

In re John T. Dickey, DDS

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: January 12, 2010

/s/ John T. Dickey, DDS John T. Dickey, DDS Signature of Debtor

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IRS-- Small Business/Self Employed ATTN: Michael Rago, Revenue Officer 5218 Atlantic Ave. Mays Landing, NJ 08330

IRS-- Special Procedures Unit PO Box 724 Springfield, NJ 07081