# Case 10-13474 Doc 1 Filed 02/05/10 Entered 02/05/10 15:50:31 Desc Main

B1 (Official Form 1) (1/08)		Document	Page	e 1 of 24	4						
	tates Ba	ankruptcy New Jerse	Court				Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Mic Caruso, Giulio	ddle):		Name o	Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other Names used by the Debtor in the last 8 ye (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 EIN (if more than one, state all): <b>9194</b>	I.D. (ITIN)	No./Complete		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. & Street, City, State & Zip Code): <b>18 Country Meadow Drive</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):							
Colts Neck, NJ	ZIPCOD	E <b>07722</b>					2	ZIPCODE			
County of Residence or of the Principal Place of Bu Monmouth	isiness:		County	of Residence	e or of th	e Principal Pla	ce of Busin	ness:			
Mailing Address of Debtor (if different from street	address)		Mailing	Address of	Joint Del	btor (if differen	t from stre	et address):			
	ZIPCOD	Έ					:	ZIPCODE			
Location of Principal Assets of Business Debtor (if	different fro	om street address	above):								
								ZIPCODE			
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 Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as define U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity		ed in 11	the Peti			Code Under Which (Check one box.) pter 15 Petition for ognition of a Foreign a Proceeding pter 15 Petition for ognition of a Foreign main Proceeding Debts e box.) r				
	Titl	(Check box, btor is a tax-exer (Check box, (Check box, btor is a tax-exer (Check box, (Check box)) (Check box, (Check box)) (Check box) (Check box) (C	if applicable. npt organizati ed States Code	on under	business debis.						
Filing Fee (Check one b	ox)		Chasha	Chapter 11 Debtors Check one box:							
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A.</li> </ul>	or Check is affilia	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).									
Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider	A pla	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).									
<ul> <li>Statistical/Administrative Information</li> <li>✓ Debtor estimates that funds will be available for</li> <li>☐ Debtor estimates that, after any exempt property distribution to unsecured creditors.</li> </ul>				paid, there v	vill be no	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY			
5,0	 000- 000	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000				
		10,000,001 to \$50 million	50,000,001 \$100 million	to \$100,00 to \$500	0,001	500,000,001 to \$1 billion	More than \$1 billion				
Estimated Liabilities   Estimated Liabilities   \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 \$1 million \$1		\$10,000,001 to \$50 million	50,000,001 \$100 million		0,001	\$500,000,001 to \$1 billion	More than \$1 billion				

Case 10-13474 Doc 1 Filed 02/05/10 B1 (Official Form 1) (1/08) Document	Entered 02/05/10 15:5	50:31 Desc Main Page 2					
<b>Voluntary Petition</b> (This page must be completed and filed in every case)	Page 2 of 24 Name of Debtor(s): Caruso, Giulio	1 ugo 2					
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two, attach :	additional sheet)					
Location Where Filed: <b>None</b>	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)					
Name of Debtor: <b>None</b>	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	be completed if debtor is required to file periodic reports (e.g., forms K and 10Q) with the Securities and Exchange Commission pursuant to etion 13 or 15(d) of the Securities Exchange Act of 1934 and is uesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petit that I have informed the petitioner that [he or she] may pro- chapter 7, 11, 12, or 13 of title 11, United States Code						
	X /s/ Eugene D. Roth Signature of Attorney for Debtor(s)	<b>2/05/10</b>					
Does the debtor own or have possession of any property that poses or is a or safety?         □ Yes, and Exhibit C is attached and made a part of this petition.         ▼ No         Exhibit C is attached and made a part of this petition.         ▼ No         Exhibit C is attached and made a part of this petition.         ▼ No         Exhibit C is attached and made a part of this petition.         ▼ Exhibit D completed by every individual debtor. If a joint petition is filed, ea         ▼ Exhibit D completed and signed by the debtor is attached and made is a joint petition:         □ Exhibit D also completed and signed by the joint debtor is attached.	<b>bit D</b> ach spouse must complete and attac de a part of this petition.						
<ul> <li>Information Regardin (Check any ap (Check any ap preceding the date of this petition or for a longer part of such 1800</li> <li>□ There is a bankruptcy case concerning debtor's affiliate, general p</li> <li>□ Debtor is a debtor in a foreign proceeding and has its principal pl</li> </ul>	oplicable box.) of business, or principal assets in thi ) days than in any other District. partner, or partnership pending in t	his District.					
or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]					
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)						
(Name of landlord or less	or that obtained judgment)						
Debtor claims that under applicable nonbankruptcy law, there are							
<ul> <li>the entire monetary default that gave rise to the judgment for post</li> <li>Debtor has included in this petition the deposit with the court of a</li> </ul>							
filing of the petition. <ul> <li>Debtor certifies that he/she has served the Landlord with this cert</li> </ul>	ification. (11 U.S.C. § 362(1)).						

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B1 (Official Form 1) (1/08)         Document           Voluntary Petition	Page 3 of 24 Page 3 Name of Debtor(s):									
( <i>This page must be completed and filed in every case</i> )	Caruso, Giulio									
	atures									
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative									
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed	<ul> <li>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</li> <li>I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</li> <li>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the</li> </ul>									
under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.										
X /s/ Giulio Caruso										
Signature of Debtor Giulio Caruso	Signature of Foreign Representative									
X	Printed Name of Foreign Representative									
Signature of Joint Debtor										
Telephone Number (If not represented by attorney)	Date									
February 5, 2010										
Date										
Signature of Attorney*	Signature of Non-Attorney Petition Preparer									
V / / = = = /	I declare under penalty of perjury that: 1) I am a bankruptcy petition									
X /s/ Eugene D. Roth Signature of Attorney for Debtor(s)	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document									
Eugene D. Roth 4239 Law Office of Eugene D. Roth 2520 Hwy. 35, Ste. 307 Manasquan, NJ 08736 (732) 292-9288 Fax: (732) 292-9303 erothesq@verizon.net	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.									
	Printed Name and title, if any, of Bankruptcy Petition Preparer									
February 5, 2010	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)									
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address									
Signature of Debtor (Corporation/Partnership)	X									
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.									
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:									
Signature of Authorized Individual										
	If more than one person prepared this document, attach additional									
Printed Name of Authorized Individual	sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions									
Title of Authorized Individual	of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.									
Date										

Case 10-13474 Doc 1 B1D (Official Form 1, Exhibit D) (12/09)

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IN RE:

Case No.	

Caruso, Giulio

Chapter 11

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

Debtor(s)

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

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

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

 $\Box$  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.]

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Giulio Caruso

Date: February 5, 2010

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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)

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

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at <u>http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</u>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B201B (Form 2018) (P2/19)-13474 Doc 1

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Debtor(s) **CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certificate of [Non-Attorney] Bankruptcy Petition Preparer** I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state Address: the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Х Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above. **Certificate of the Debtor** I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Caruso, Giulio X /s/ Giulio Caruso 2/05/2010 Printed Name(s) of Debtor(s) Signature of Debtor Date Case No. (if known) Х

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor (if any)

Caruso, Giulio

IN RE:

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

Date

Case 10-13474 Do

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IN	<b>Case No.</b>
Ca	aruso, Giulio Chapter <u>11</u>
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 5, 2010 Date

### /s/ Eugene D. Roth

Eugene D. Roth 4239 Law Office of Eugene D. Roth 2520 Hwy. 35, Ste. 307 Manasquan, NJ 08736 (732) 292-9288 Fax: (732) 292-9303 erothesq@verizon.net

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IN RE:

Case No.

Caruso, Giulio

Chapter 11

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

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

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Skylands Bank Fein Such Kahn ,Shephard, P.C. 7 Century Drive Suite 201 Parsippany, NJ 07054				343,644.88
Fourteenth Venture, LLC C/O Gabriel Fishberg, Esq. 239 E 79th St. New York, NY 10075			Disputed	227,525.90
Bank Of America C/O Koury, Tighe,Lapres,Bisulca& Sommers Po Box 17054 Wilmington, DE 19850		Mortgage		249,998.00 Collateral: 2,000,000.00 Unsecured: 211,409.43
Aetna Health Inc. C/O Dominic Sanginiti, Esq. 41 Grove St. Haddonfield, NJ 08033				108,984.37
Bank Of America C/O Koury,Tighe,Lapres,Bisulca & Sommers 1423 Tilton Road, Suite 9 Northfield, NJ 08225-1857				210,440.00 Collateral: 1,900,000.00 Unsecured: 98,795.00
Bank Of America C/O ERS Solutions 800 SW 39th St. Renton, WA 98055				97,148.87
Due Process Golf C/O Drinker, Biddle And Reath LLP 500 Campus Drive Florham Park, NJ 07932-1047	Tonia Ann Patterson (973) 549-7113			49,781.76
NJ Division Of Taxation C/O Pioneer Credit Recovery, Inc. P.O. Box 1018 Moorestown, NJ 08057				47,683.32 Collateral: 0.00 Unsecured: 47,683.32
Wells Fargo C/O Cullen And Dykman LLP 100 Quentin Roosevelt Blvd. , 4th Floor Garden City, NJ 11530-4850				42,291.29
Yellow Book C/O Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011	(800)237-8430			32,523.08

Case 10-13474 Internal Revenue Service Po Box 21126 Philadelphia, PA 19114-0326	Doc 1 F	iled 02/05/10 Document	Entered 02/05/ Page 10 of 24	/10 15:50:31 Taxes	Desc Main 30,221.00 Collateral: 0.00 Unsecured: 30,221.00
Bayview Loans 4425 Punce DeLeon Blvd. 5th Floo Coral Gables, FL 33146	or				228,238.11 200,000.00 Unsecured: 28,238.11
ldearc Media Dallas Fort Worth Aiport PO Box ( Dallas, TX 75261	619810				16,260.50
Newark Airport Medical C/O Howard Weber, Esq. 61 Broadway Suite 2780 New York, NY 10006					10,602.84
Mercedes Benz Financial Credit P.O. Box 9001080 Louisville, KY 40290-1680				Bank Ioan	26,436.72 Collateral: 19,015.00 Unsecured: 7,421.72
Priority Search Services, Inc. C/O Dalcortivo Law Offices, LLC 81 East Water Street, Suite 2B Toms River, NJ 08753					5,234.23
Idearc Media Dallas Fort Worth Aiport PO Box ( Dallas, TX 75261	619810				5,009.00
Idearc Media Dallas Fort Worth Aiport PO Box ( Dallas, TX 75261	619810				3,943.75
·	RATION UNI	DER PENALTY O	F PERJURY BY INDIV	VIDUAL DEBTOR	
I declare under penalty of perjury that I	have read the	foregoing list and th	at it is true and correct to	the best of my info	rmation and belief.
Date: February 5, 2010	Signatur of Debto	re <u>/s/ Giulio Car</u> or	uso		Giulio Caruso

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Date:

Signature \_\_\_\_\_ of Joint Debtor (if any)

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Debtor(s)

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IN RE Caruso, Giulio

Case No.

(If known)

### **SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Office Condominums located at 130 Maple Ave-Units EB 1&2	Tenancy by the Entirety		200,000.00	228,238.11
Property located at 150 113th St., Stone Harbor, NJ	Tenancy by the Entirety		2,000,000.00	2,211,409.43
Residence located at 18 Country Meadows Drive, Colts Neck	Tenancy by the Entirety		1,900,000.00	1,998,795.00
	TO'	ГАL	4,100,000.00	

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. F-15067-08		J	Mortgage on 150 113th Street, Stone	Γ			1,961,411.43	
Aurora Loan Services Zucker Goldberg And Ackerman 200 Sheffield St. Suite 301 Mountainside, NJ 07092-0024			Harbor, NJ 08247 VALUE \$ 2,000,000.00					
ACCOUNT NO. <b>F-18641-09</b>		J	Home Equity Loan on 150 113th Street,	┢			249,998.00	211,409.43
Bank Of America C/O Koury, Tighe,Lapres,Bisulca& Sommers Po Box 17054 Wilmington, DE 19850			Stone Harbor, NJ 08247					
ACCOUNT NO. 68821011882399		J	VALUE \$ 2,000,000.00 Home Equity Line of Credit on 18	┝	$\vdash$	_	210,440.00	98,795.00
Bank Of America C/O Koury,Tighe,Lapres,Bisulca & Sommers 1423 Tilton Road, Suite 9 Northfield, NJ 08225-1857			Country Meadow Dr., Colts Neck, NJ 07722				210,440.00	30,733.00
			VALUE \$ 1,900,000.00					
ACCOUNT NO. 0200050603 Bayview Loans 4425 Punce DeLeon Blvd. 5th Floor Coral Gables, FL 33146		J	Mortgage on Two Office Condominiums located at 130 Maple Ave Units EB1&2, Red Bank, NJ 07701				228,238.11	28,238.11
			VALUE \$ 200,000.00	1				
1 continuation sheets attached			(Total of th		otota bage		\$ 2,650,087.54	\$ 338,442.54
			(Use only on la		Tota bage		\$	\$

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

(Report also on

Summary of Schedules.)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>B8810P226</b>			Tax lien				30,221.00	30,221.00
Internal Revenue Service Po Box 21126 Philadelphia, PA 19114-0326								
			VALUE \$					
ACCOUNT NO. 101553863		J	Auto Ioan				26,436.72	7,421.72
Mercedes Benz Financial Credit P.O. Box 9001080 Louisville, KY 40290-1680								
			VALUE \$ 19,015.00					
ACCOUNT NO. <b>DJ-021348-10</b>			State Tax Lien				47,683.32	47,683.32
NJ Division Of Taxation C/O Pioneer Credit Recovery, Inc. P.O. Box 1018 Moorestown, NJ 08057			VALUE \$					
салина F 44000 00		J	Primary Mortgage on 18 Country Meadow	-	-		1,788,355.00	
ACCOUNT NO. F-11909-08 Thornburg Mortgage C/O Pluese, Becker & Saltzman, LLC 20000 Horizon Way, Suite 900 Mount Laural, NJ 08054		J	VALUE \$ 1,900,000.00				1,700,555.00	
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. <u>1</u> of <u>1</u> continuation sheets attach Schedule of Creditors Holding Secured Claims	ed	to	(Total of th	is j	btot pag Tot	e)	\$ 1,892,696.04	\$ 85,326.04
			(Use only on la				\$ 4,542,783.58	\$ 423,768.58

(Report also on ( Summary of a Schedules.)

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

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

(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Cours.)

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

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

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

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

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

#### **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C.  $\S$  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  $10,950^{\circ}$  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.

**0** continuation sheets attached

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Case No.

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>CAM-L-6106-07</b>	x		Business debt				
Aetna Health Inc. C/O Dominic Sanginiti, Esq. 41 Grove St. Haddonfield, NJ 08033							108,984.37
ACCOUNT NO. 6827 1022 243199	x		Personal Guaranty				
Bank Of America C/O ERS Solutions 800 SW 39th St. Renton, WA 98055							97,148.87
ACCOUNT NO. MON-L-5792-08			Dues				
Due Process Golf C/O Drinker, Biddle And Reath LLP 500 Campus Drive Florham Park, NJ 07932-1047							49,781.76
ACCOUNT NO. L-1628-08	x		Personal Guaranty			х	
Fourteenth Venture, LLC C/O Gabriel Fishberg, Esq. 239 E 79th St. New York, NY 10075							227,525.90
<b>2</b> continuation sheets attached			(Total	Sul of this	pag	e)	\$ 483,440.90
			(Use only on last page of the completed Schedule F. R		Tot so c		

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

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

		(I	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 220000401816	X		Personal Guaranty	+			
Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261	_						
ACCOUNT NO. <b>220000194585</b>	x		Personal Guaranty	+	-	-	3,943.75
Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261							
				+			16,260.50
ACCOUNT NO. 220000380720 Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261	_ X		Personal Guaranty				5 000 00
ACCOUNT NO. <b>DC-006887-08</b>	x		Personal Guaranty	+			5,009.00
Newark Airport Medical C/O Howard Weber, Esq. 61 Broadway Suite 2780 New York, NY 10006	-						10,602.84
ACCOUNT NO. <b>DC-003842-09</b>	┢		Contract Claim	+			10,002.04
Priority Search Services, Inc. C/O Dalcortivo Law Offices, LLC 81 East Water Street, Suite 2B Toms River, NJ 08753							
ACCOUNT NO. WRN-L-00021-08	x		Personal Loan	+			5,234.23
Skylands Bank Fein Such Kahn ,Shephard, P.C. 7 Century Drive Suite 201 Parsippany, NJ 07054							343,644.88
ACCOUNT NO. Docket No. 103087-08	+		Personal Loan	╋	┢		0-0,0-1.00
Wells Fargo C/O Cullen And Dykman LLP 100 Quentin Roosevelt Blvd. , 4th Floor Garden City, NJ 11530-4850							42,291.29
Sheet no1 of2 continuation sheets attached to			1	Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		oag Tot		\$ <b>426,986.49</b>
			(Use only on last page of the completed Schedule F. Repo				

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	Х	н	Personal Guaranty				
Yellow Book C/O Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011							32,523.08
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.				$\square$	_		
ACCOUNT NO.							
ACCOUNT NO.				$\vdash$	_		
ACCOUNT NO.	-			H			
Sheet no. 2 of 2 continuation sheets attached to				Sub	tot⊱		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age	)	\$ 32,523.08
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	tica	n 11	\$  942,950.47

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### 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).

 $\checkmark$  Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

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.

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#### **SCHEDULE H - CODEBTORS**

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Debtor(s)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
PRO MED Healthcare Managment PO Box 28 Colts Neck, NJ 07722	Bank Of America C/O ERS Solutions 800 SW 39th St. Renton, WA 98055
	Skylands Bank Fein Such Kahn ,Shephard, P.C. 7 Century Drive Suite 201 Parsippany, NJ 07054
Total Care Chiropractic & Rehab PC 7 Globe Court Red Bank, NJ 07701	Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261
	Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261
	Yellow Book C/O Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011
	Newark Airport Medical C/O Howard Weber, Esq. 61 Broadway Suite 2780 New York, NY 10006
	Skylands Bank Fein Such Kahn ,Shephard, P.C. 7 Century Drive Suite 201 Parsippany, NJ 07054
	Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261
	Aetna Health Inc. C/O Dominic Sanginiti, Esq. 41 Grove St. Haddonfield, NJ 08033
	Fourteenth Venture, LLC C/O Gabriel Fishberg, Esq. 239 E 79th St. New York, NY 10075

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D.	ECLARATION CONCERN	NING DEDIOK 5 SCI	IEDULES	
DECLA	RATION UNDER PENALTY (	OF PERJURY BY INDIV	IDUAL DEBT	OR
I declare under penalty of perjury true and correct to the best of my			nsisting of	<b>18</b> sheets, and that they are
Date: February 5, 2010	Signature: /s/ Giulio Cal			Debtor
	Giulio Carus	0		Deolor
Date:	Signature:			(Joint Debtor, if any)
			[If joint ca	ase, both spouses must sign.]
DECLARATION AND S	IGNATURE OF NON-ATTORNEY	BANKRUPTCY PETITION	N PREPARER (S	See 11 U.S.C. § 110)
I declare under penalty of perjury the compensation and have provided the and 342 (b); and, (3) if rules or guid bankruptcy petition preparers, I have any fee from the debtor, as required by	debtor with a copy of this document lelines have been promulgated pursu given the debtor notice of the maxim	and the notices and informat ant to 11 U.S.C. § 110(h) se	ion required und etting a maximur	er 11 U.S.C. §§ 110(b), 110(h), n fee for services chargeable by
Printed or Typed Name and Title, if any, o	of Bankruptcy Petition Preparer		Social Security No	. (Required by 11 U.S.C. § 110.)
Address				
Signature of Bankruptcy Petition Preparer			Date	
Names and Social Security numbers o is not an individual:	of all other individuals who prepared	or assisted in preparing this d	ocument, unless	the bankruptcy petition preparer
If more than one person prepared thi	is document, attach additional signe	ed sheets conforming to the a	ppropriate Offici	ial Form for each person.
A bankruptcy petition preparer's faili imprisonment or both. 11 U.S.C. § 1		itle 11 and the Federal Rules	s of Bankruptcy I	Procedure may result in fines or
DECLARATION UN	DER PENALTY OF PERJURY	ON BEHALF OF CORPO	ORATION OR	PARTNERSHIP
I, the	(the p	resident or other officer or	an authorized	agent of the corporation or a
member or an authorized agent of (corporation or partnership) name schedules, consisting of	ed as debtor in this case, declare sheets ( <i>total shown on summa</i>	under penalty of perjury t	hat I have read they are true a	the foregoing summary and nd correct to the best of my
Date:	Signature:			

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

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

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

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		Document United States Ba	Page 21 of 24	
District of New Jersey				
			e e	
			Case No.	

IN RE:		Case No
Caruso, Giulio		Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: February 5, 2010	Signature: /s/ Giulio Caruso	
	Giulio Caruso	Debtor
Date:	Signature:	
		Joint Debtor, if any

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PRO MED Healthcare Managment PO Box 28 Colts Neck, NJ 07722

Aetna Health Inc. C/O Dominic Sanginiti, Esq. 41 Grove St. Haddonfield, NJ 08033

Aurora Loan Services Zucker Goldberg And Ackerman 200 Sheffield St. Suite 301 Mountainside, NJ 07092-0024

Bank Of America C/O ERS Solutions 800 SW 39th St. Renton, WA 98055

Bank Of America C/O Koury, Tighe,Lapres,Bisulca& Sommers Po Box 17054 Wilmington, DE 19850

Bank Of America C/O Koury,Tighe,Lapres,Bisulca & Sommers 1423 Tilton Road, Suite 9 Northfield, NJ 08225-1857

Bayview Loans 4425 Punce DeLeon Blvd. 5th Floor Coral Gables, FL 33146

Due Process Golf C/O Drinker, Biddle And Reath LLP 500 Campus Drive Florham Park, NJ 07932-1047

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Fourteenth Venture, LLC C/O Gabriel Fishberg, Esq. 239 E 79th St. New York, NY 10075

Idearc Media Dallas Fort Worth Aiport PO Box 619810 Dallas, TX 75261

Internal Revenue Service Po Box 21126 Philadelphia, PA 19114-0326

Mercedes Benz Financial Credit P.O. Box 9001080 Louisville, KY 40290-1680

Newark Airport Medical C/O Howard Weber, Esq. 61 Broadway Suite 2780 New York, NY 10006

NJ Division Of Taxation C/O Pioneer Credit Recovery, Inc. P.O. Box 1018 Moorestown, NJ 08057

Priority Search Services, Inc. C/O Dalcortivo Law Offices, LLC 81 East Water Street, Suite 2B Toms River, NJ 08753

Skylands Bank Fein Such Kahn ,Shephard, P.C. 7 Century Drive Suite 201 Parsippany, NJ 07054

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Thornburg Mortgage C/O Pluese, Becker & Saltzman, LLC 20000 Horizon Way, Suite 900 Mount Laural, NJ 08054

Total Care Chiropractic & Rehab PC 7 Globe Court Red Bank, NJ 07701

Wells Fargo C/O Cullen And Dykman LLP 100 Quentin Roosevelt Blvd., 4th Floor Garden City, NJ 11530-4850

Yellow Book C/O Rauch-Milliken International, Inc. P.O. Box 8390 Metairie, LA 70011