Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 1 of 42

**B1 (Official Form 1) (1/08)** 

| United S   | States Bankruptcy C   | ourt  | Voluntary Petition  |  |
|--|---|---|---|--|
| District of New Jersey   |   |   |   |  |
| Name of Debtor (if individual, enter Last, First, Kaplan, Jerry M.   | Middle):  | Name of Joint Debtor (Spouse) (I  | .ast, First, Middle):   |  |
| All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None   | 3 years   | All Other Names used by the Join<br>(include married, maiden, and tra-  | •   |  |
| Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 2711   | ver I.D. (ITIN) No./Complete Ell  | N Last four digits of Soc. Sec. or Ind (if more than one, state all):   | ividual-Taxpayer I.D. (ITIN) No./Complete EIN   |  |
| Street Address of Debtor (No. and Street, City, a 164 Eileen Drive   | and State)  | Street Address of Joint Debtor (N   | o. and Street, City, and State  |  |
| Cedar Grove, NJ  | ZIPCODE<br>07009  |   | ZIPCODE   |  |
| County of Residence or of the Principal Place of   | Business:   | County of Residence or of the Pri   | ncipal Place of Business:   |  |
| Essex  |   |   |   |  |
| Mailing Address of Debtor (if different from stre  | eet address):   | Mailing Address of Joint Debtor (   | if different from street address):  |  |
|  | ZIPCODE   | _   | ZIPCODE   |  |
| Location of Principal Assets of Business Debtor  | (if different from 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.)  Filing Fee (Check one b  Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration of the court's consideration for the court's co | able to individuals only) Must a on certifying that the debtor is un (b). See Official Form No. 3A. apter 7 individuals only). Must | Chapter 7  Chapter 9  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are pridebts, define §101(8) as "individual presonal, fan purpose."  Check one box: Chain purpose."  A plan is a small busin purpose.  Check all applicable boxed in siders or affection of the plan is being filed we have a purpose. | nily, or household  pter 11 Debtors  ness as defined in 11 U.S.C. § 101(51D)  usiness as defined in 11 U.S.C. § 101(51D)  ncontingent liquidated debts (excluding debts filiates) are less than \$2,190,000 |  |
| Statistical/Administrative Information   | wikution to unacquired anditom  |   | THIS SPACE IS FOR<br>COURT USE ONLY   |  |
| ✓ Debtor estimates that funds will be available for dist             ✓ Debtor estimates that, after any exempt property is e distribution to unsecured creditors.  |   | paid, there will be no funds available for  |   |  |
| Estimated Number of Creditors  | 1000- 5,001-<br>5000 10,000   | 10,001- 25,001- 50  | 0,001- Over<br>0,000 100,000  |  |
| Estimated Assets  50 to \$50,001 to \$100,001 to \$500,001 to \$1 million  | \$1,000,001 \$10,000,001<br>to \$10 to \$50<br>million million  |   | 0,000,001 More than   |  |
| Estimated Liabilities  | \$1,000,001 \$10,000,001<br>to \$10 to \$50<br>million million  |   | 0,000,001 More than billion \$1 billion   |  |

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| B1 (Official Fo   | orm 1) (1/08)   | raye 2 01 42   | Page   |
|---|---|--|--|
| Voluntary P   | etition<br>be completed and filed in every case)  | Name of Debtor(s):<br>Jerry M. Kaplan  | 3.   |
|   | All Prior Bankruptcy Cases Filed Within Last 8 Years (  |  | V/447-1424-1424-1  |
| Location<br>Where Filed:                                      | NONE  | Case Number:   | Date Filed:  |
| Location<br>Where Filed:                                      | N.A.  | Case Number:   | Date Filed:  |
| Pending B   | ankruptcy Case Filed by any Spouse, Partner   | or Affiliate of this Debtor (If more th  | an one, attach additional sheet)   |
| Name of Debtor:   | NONE  | Case Number:   | Date Filed:  |
| District:   | ·   | Relationship:  | Judge:   |
| 10K and 10Q) wit<br>Section 13 or 15(c<br>relief under chapte | Exhibit A  if debtor is required to file periodic reports (e.g., forms the the Securities and Exchange Commission pursuant to d) of the Securities Exchange Act of 1934 and is requesting er 11)  is attached and made a part of this petition. | Exhit  (To be completed if de whose debts are primat  I, the attorney for the petitioner named in the for the petitioner that [he or she] may proceed under States Code, and have explained the relief availat I further certify that I delivered to the debtor the   X  Signature of Attorney for Debtor(s) | btor is an individual<br>rily consumer debts)<br>egoing petition, declare that I have informed<br>chapter 7, 11, 12, or 13 of title 11, United<br>ble under each such chapter. |
| Yes, and I  | d by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a  | nibit D spouse must complete and attach a separate Ex a part of this petition.   |  |
|   | Information Reg   | arding the Debtor - Venue  |  |
| ₫   | (Check ar<br>Debtor has been domiciled or has had a residence, princi<br>immediately preceding the date of this petition or for a lo  |  |  |
|   | There is a bankruptcy case concerning debtor's affiliate,   |  |  |
|   | Debtor is a debtor in a foreign proceeding and has its print or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be   | ed States but is a defendant in an action or proc  | eeding [in federal or state  |
|   | Certification by a Debtor Who Resi<br>(Check all ap   | ides as a Tenant of Residential Prop   | erty   |
|   | Landlord has a judgment for possession of debtor's resid  | ence. (If box checked, complete the following.   | )  |
|   | (Name of  | landlord that obtained judgment)   |  |
|   | (Address  | of landlord)   |  |
|   | Debtor claims that under applicable non bankruptcy law,<br>entire monetary default that gave rise to the judgment for   |  |  |
|   | Debtor has included in this petition the deposit with the c<br>period after the filing of the petition.   |  | •  |
|   | Debtor certifies that he/she has served the Landlord with   | this certification. (11 U.S.C. § 362(1)).  |  |

| B1 (Official Form 1) (1/08)  | Page 3   |
|--|--|
| Voluntary Petition   | Name of Debtor(s):   |
| (This page must be completed and filed in every case)  | Jerry M. Kaplan  |
|  | 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 under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief | 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. |
| 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).  | (Check only one box.)  |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.   |
|  | Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.              |
| X /s/ Jerry M. Kaplan  |  |
| Signature of Debtor  | X  |
| v  | (Signature of Foreign Representative)  |
| X  |  |
|  | (Printed Name of Foreign Representative)   |
| Telephone Number (If not represented by attorney)  | (Timed Paint of Foreign Representative)  |
| February 23, 2010  |  |
| Date   | (Date)   |
| Signature of Attorney*   | -  |
| X /s/ Richard D. Trenk   | Signature of Non-Attorney Petition Preparer  |
| Signature of Attorney for Debtor(s)  | I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer  |
| RICHARD D. TRENK RT 6874   | as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices   |
| Printed Name of Attorney for Debtor(s)   | and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,  |
| Trenk, DiPasquale, Webster, Della Fera & Sodono Firm Name  | if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any         |
| Address  | document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  |
| West Orange, NJ 07052  | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
| 973-243-8600   | Frinted Name and title, if any, of bankruptcy retition respares  |
| Telephone Number   | Social Security Number (If the bankruptcy petition preparer is not an individual.  |
| February 23, 2010 Date   | state the Social Security number of the officer, principal, responsible person or  |
| *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.  | partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address  |
| Signature of Debtor (Corporation/Partnership)  |  |
| 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.  | X  |
| The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | Date   |
| V  | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  |
| XSignature of Authorized Individual  | 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:   |
| Printed Name of Authorized Individual  | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |
| Title of Authorized Individual   | A bankruptcy petition preparer's failure to comply with the provisions of title 11   |
| Date   | 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.  |

B1 D (Official Form 1, Exhibit D ) (12/09)

# UNITED STATES BANKRUPTCY COURT District of New Jersey

| In reM. Kaplan | Case No.   |
|----------------|------------|
| Debtor(s)      | (if known) |

# 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.
- 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.

Page 2

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.

|        | atement.] [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     |
| illnes | s or mental deficiency so as to be incapable of realizing and making rational     |
| decis  | ions with respect to financial responsibilities.);                                |
|        | Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the       |
| exten  | t of being unable, after reasonable effort, to participate in a credit counseling |
| briefi | ng in person, by telephone, or through the Internet.);                            |
|        | Active military duty in a military combat zone.                                   |

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/ Jerry M. Kaplan |  |
|----------------------|---------------------|--|
|                      | JERRY M. KAPLAN     |  |

Date: February 23, 2010

Filed 02/23/10 Document Entered 02/23/10 16:38:59 Page 6 of 42

Desc Main

B4 (Official Form4)(12/07)

## UNITED STATES BANKRUPTCY COURT District of New Jersey

| In re | Jerry M. Kaplan |        | . ,     |    |
|-------|-----------------|--------|---------|----|
|       |                 | Debtor | Case No |    |
|       |                 |        |         | 11 |
|       |                 |        | Chapter | 11 |

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

| (1)                                    | (2)  | (3)                                  | (4)                              | (5)                                 |
|--|--|--------------------------------------|----------------------------------|-------------------------------------|
| Name of creditor and complete          | Name, telephone number and complete mailing address,                         | Nature of claim<br>(trade debt, bank | Indicate if<br>claim is          | Amount of claim<br>[if secured also |
| mailing address                        | including zip code, of employee,   | loan, government                     | contingent, unliquidated.        | state value of security             |
| including zip code                     | agent, or department of creditor<br>familiar with claim who may be contacted | contract, etc.                       | disputed or<br>subject to setoff |                                     |
|  |  |                                      |                                  |                                     |
| Internal Revenue<br>Service            |  |                                      |                                  | 126,000.00                          |
| P.O. Box 21126                         |  |                                      |                                  |                                     |
| Philadelphia, PA<br>19114              |  |                                      |                                  |                                     |
| Valley National Bank                   |  |                                      |                                  | 75,000.00                           |
| P.O. Box 954                           |  |                                      |                                  | ,                                   |
| Wayne, NJ                              |  |                                      |                                  |                                     |
| 07474-0954                             |  |                                      |                                  |                                     |
| Capital One                            |  |                                      |                                  | 5,688.00                            |
| P.O. Box 30285<br>Salt Lake City, Utah |  |                                      |                                  |                                     |
| San Lake City, Clair                   |  |                                      |                                  |                                     |

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| (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] |
|--|--|---|--|---|
| Universal Chemical,<br>Inc.<br>100 N. Hackensack<br>Avenue<br>South Kearny, NJ<br>07032                                      |  |   | Unliquidated<br>Disputed   | Unknown   |
| 100 Hackensack<br>Avenue, Inc.<br>100 N. Hackensack<br>Avenue<br>South Kearny, NJ  |  |   | Unliquidated<br>Disputed   | Unknown   |
| Pamela Epstein<br>c/o Orloff Lowenbach<br>Stifelman & Siegel<br>101 Eisenhower<br>Parkway<br>Roseland, NJ<br>07068-1032      | -  |   | Unliquidated<br>Disputed   | Unknown   |
| Abby Epstein<br>c/o Chasan Leyner &<br>Lamparello,PC<br>6th Floor<br>300 Harmon Meadow<br>Blvd<br>Secaucus, NJ<br>07094-3642 | •  |   | Unliquidated<br>Disputed   | Unknown   |

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Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 8 of 42

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

| Date | February 23, 2010 | Signature | /s/ Jerry M. Kaplan |  |
|------|-------------------|-----------|---------------------|--|
|      |                   |           | JERRY M. KAPLAN     |  |

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B6 Cover (Form 6 Cover) (12/07)

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 **Desc Main** Document Page 10 of 42

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

Bankruptcv2010 @1991-2010, New Hope Software, Inc., ver. 4.5.2-745 - 30386 - Adobe PDF

| In reJerry M | 1. Kaplan | Case No. |        |
|--------------|-----------|----------|--------|
|              | Debtor    | (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 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<br>OF PROPERTY   | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|---|--|--------------------------------------|--|-------------------------------|
| Residence                                 | Tenancy by the Entirety                    | J                                    | 800,000.00   | 633,000.00                    |
| 164 Eileen Drive<br>Cedar Grove, NJ 07090 |  |                                      |  |                               |
| Vacant Land                               | Tenancy by the Entirety                    | J                                    | Unknown  | None                          |
| Copperthwaite Road Bedminster, NJ         |  |                                      |  |                               |
| Rental Property                           | Fee Simple                                 | Н                                    | 235,000.00   | 320,000.00                    |
| 541 Water View<br>Monroe, NJ              |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   |  |                                      |  |                               |
|   | Tota                                       | ai >                                 | 1,035,000.00   |                               |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 11 of 42

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

| In re | Jerry M. Kaplan | Case No.   |        |  |
|-------|-----------------|------------|--------|--|
|       | Debtor          | (If known) | Debtor |  |

### **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|--|--------------------------------------|--|
| 1. Cash on hand.   |                  | Cash   | J                                    | 520.00   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | •                | Checking Account ending in 5243 Valley National Bank 1145 Valley Road Wayne, NJ 07470  | J                                    | 3,093.81   |
|  |                  | Account ending in 1603 (total value: \$1,462.71); account jointly owned with daughter Valley National Bank 1145 Valley Road Wayne, NJ 07470        | J                                    | 731.35   |
|  |                  | Account ending in 6324 Valley National Bank 1145 Valley Road Wayne, NJ 07470   | Н                                    | 1,249.73   |
|  |                  | Account ending in 2466 (total value: approx. \$29,000.00); account jointly owned with spouse Valley National Bank 1145 Valley Road Wayne, NJ 07470 | J                                    | 14,500.00  |
|  |                  | Account ending in 3329 (total value: \$574.03); account jointly owned with daughter  | J                                    | 287.00   |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 12 of 42

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

| In re | Jerry M. Kaplan | Case No.   |
|-------|-----------------|------------|
|       | Debtor          | (If known) |

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY   | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
|  |                  | Valley National Bank<br>1145 Valley Road<br>Wayne, NJ 07470   |                                      |  |
|  |                  | Account ending in 5823 (total value: \$1,273.35); account jointly owned with daughter Valley National Bank 1145 Valley Road Wayne, NJ 07470 | J                                    | 636.67   |
|  |                  | Account ending in 4666 Valley National Bank 1145 Valley Road Wayne, NJ 07470  | Н                                    | 1,003.68   |
| Security deposits with public utilities, telephone companies, landlords, and others.   | х                |   |                                      |  |
| Household goods and furnishings, including audio, video, and computer equipment.   |                  | Regular Household Furnishings   | J                                    | 2,500.00   |
| <ol><li>Books. Pictures and other art objects,<br/>antiques, stamp, coin, record, tape, compact disc,<br/>and other collections or collectibles.</li></ol> | Х                |   |                                      |  |
| 6. Wearing apparel.  |                  | Clothing  | J                                    | 150.00   |
| 7. Furs and jewelry.   | X                |   |                                      |  |
| <ol> <li>Firearms and sports, photographic, and<br/>other hobby equipment.</li> </ol>  |                  | Guns 17 legally purchased guns and 1 gun safe   | Н                                    | 6,350.00   |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.                                      |                  | Life Insurance Policy with Met Life (no. 7414111) Life Insurance Policy with MetLife (No. 7460863) (not property of estate)                 | J                                    | 3,402.00<br>0.00   |
| 10. Annuities. Itemize and name each issuer.   | Х                |   |                                      |  |
|  |                  |   |                                      |  |

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Case 10-15102 Doc 1

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

| In re | Jerry M. Kaplan | Case No.   |
|-------|-----------------|------------|
| •     | Debtor          | (If known) |

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

|   |                  | (Continuation Sneet)   |                                      |  |
|---|------------------|--|--------------------------------------|--|
| TYPE OF PROPERTY  | И<br>О<br>И<br>Е | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |  |                                      |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |                  | Pension (401K) Dreyfus IRA Account Dreyfus Technology Growth Fund-Class A (78.63 shares)   | J<br>H                               | 928,033.37<br>1,972.22   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |                  | 27,000 shares in Word Logic 4 shares of Honeywell 100% of shares in Echo Kilo, Inc. 30% equity in KLK Environmental Group, L.L.C. 50% of shares of Unichem, Inc. 100% of shares in Onsite Solutions, Inc. 100% of shares in Grandstand Media, Inc. | H<br>H<br>H<br>H<br>H<br>H           | 5,130.00<br>160.00<br>Unknown<br>Unknown<br>Unknown<br>Unknown<br>Unknown  |
| Itemize.  15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | x<br>x           |  |                                      |  |
| 16. Accounts receivable.  |                  | Money owed by Frank Picciolo Approximatley 125,000 owed; doubtful collectability   | J                                    | Unknown  |
| Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.   | Х                |  |                                      |  |
| Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |  |                                      |  |
| Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |  |                                      |  |
| Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.  | X                |  |                                      |  |
| Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.  | X                |  |                                      |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   |                  | 2 Food and Beverage Container Patents  | J                                    | Unknown  |
|   |                  |  |                                      |  |

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Filed 02/23/10 Document

Entered 02/23/10 16:38:59 Page 14 of 42

Desc Main

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

| ln re | Jerry M. Kaplan | Case No    |  |
|-------|-----------------|------------|--|
|       | Debtor          | (If known) |  |

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

|  |                   | (Continuation Shoot)   |                                      |  |
|--|-------------------|--|--------------------------------------|--|
| TYPE OF PROPERTY   | N<br>O<br>N<br>E  | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|  |                   | Patent Numbers 5797486 and 6202836   |                                      |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   |                   | New Jersey Firearm License   | Н                                    | Unknown  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other | X                 | 1000 Town Towllow (Promotional Towllow)  | H                                    | 8 000 00   |
| vehicles and accessories.  |                   | 1999 Terry Trailer (Recreational Trailer)<br>2005 Kawasaki Motorcycle  | H                                    | 8,000.00<br>2,420.00   |
|  |                   | 1999 Toyota Four Runner  | Н                                    | 1,900.00   |
| 26. Boats, motors, and accessories.  | $ _{\mathbf{X}} $ | •  |                                      |  |
| 27. Aircraft and accessories.  | X                 |  |                                      |  |
| 28. Office equipment, furnishings, and supplies.   | X                 |  |                                      |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | х                 |  |                                      |  |
| 30. Inventory.   | Х                 |  |                                      |  |
| 31. Animals.   | X                 |  |                                      |  |
| 32. Crops - growing or harvested. Give particulars.  | X                 |  |                                      |  |
| 33. Farming equipment and implements.  | X                 |  |                                      |  |
| 34. Farm supplies, chemicals, and feed.  | X                 |  |                                      |  |
| 35. Other personal property of any kind not already listed. Itemize.   |                   | Coin Collection of Bicentennial Quarters Irrevocable Life Insurance Trust (\$42,384.79) (not property of estate) | H                                    | 250.00<br>0.00   |
|  |                   | 0 continuation sheets attached   | Total                                | \$ 982,289.83  |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 15 of 42

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

| In re | Jerry M. Kaplan | Case No.   |  |
|-------|-----------------|------------|--|
|       | Debtor          | (If known) |  |

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

| (Cr          | ieck one dox)         |  |
|--------------|-----------------------|--|
| $\mathbf{A}$ | 11 U.S.C. § 522(b)(2) |  |

| ☐ 11 U.S.C. § 5 | 522(b)(3) |
|-----------------|-----------|
|-----------------|-----------|

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

| DESCRIPTION OF PROPERTY   | SPECIFY LAW<br>PROVIDING EACH<br>EXEMPTION | VALUE OF<br>CLAIMED<br>EXEMPTION | CURRENT<br>VALUE OF PROPERTY<br>WITHOUT DEDUCTING<br>EXEMPTION |
|---|--|----------------------------------|--|
| Residence   | 11 U.S.C. 522(d)(1)                        | 20,200.00                        | 800,000.00   |
| Cash  | 11 U.S.C. 522(d)(5)                        | 520.00                           | 520.00   |
| Checking Account ending in 5243   | 11 U.S.C. 522(d)(5)                        | 555.00                           | 3,093.81   |
| Regular Household Furnishings   | 11 U.S.C. 522(d)(3)                        | 2,500.00                         | 2,500.00   |
| Clothing  | 11 U.S.C. 522(d)(3)                        | 150.00                           | 150.00   |
| Life Insurance Policy with Met Life (no. 7414111)                               | 11 U.S.C. 522(d)(8)                        | 3,402.00                         | 3,402.00   |
| Pension (401K)  | 11 U.S.C. 522(d)(12)                       | 928,033.37                       | 928,033.37   |
| 2 Food and Beverage Container Patents   | 11 U.S.C. 522(d)(6)                        | Unknown                          | Unknown  |
| 1999 Toyota Four Runner   | 11 U.S.C. 522(d)(2)                        | 1,900.00                         | 1,900.00   |
| Dreyfus IRA Account Dreyfus<br>Technology Growth Fund-Class A (78.63<br>shares) | 11 U.S.C. 522(d)(12)                       | 1,972.22                         | 1,972.22   |
| Irrevocable Life Insurance Trust (\$42,384.79) (not property of estate)         | 11 U.S.C. 522(d)(10)(E)                    | 0.00                             | 0.00   |
|   |  |                                  |  |
|   |  |                                  |  |
|   |  |                                  |  |
|   |  |                                  |  |
|   |  |                                  |  |
|   |  |                                  |  |
|   |  |                                  |  |

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DCD (Official Form CD) (12/07)

| DUD ( | (Official Form ob) (12/07) |   |            |  |
|-------|----------------------------|---|------------|--|
| In re | Jerry M. Kaplan            |   | Case No.   |  |
| _     | Debtor                     | 4 | (If known) |  |

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is 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 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 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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED    | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY       |  |
|---|----------|-------------------------------------|--|------------|--------------|-------------|---|---------------------------------------|--|
| ACCOUNT NO.   |          |                                     | Lien: First Mortgage   |            |              |             |   | 320,000.00                            |  |
| Bank of America<br>P.O. Box 15026<br>Wilmington, DE 19850-5026                                    |          |                                     |  |            |              |             | 320,000.00  | ,                                     |  |
|   |          |                                     | VALUE\$ 0.00   | 1          |              |             |   |                                       |  |
| ACCOUNT NO.   |          |                                     | Lien: First Mortgage   |            |              |             |   | 486,000.00                            |  |
| Valley National Bank<br>P.O. Box 954<br>Wayne, NJ 07474-0954                                      |          |                                     | Security: Primary Residence in<br>Cedar Grove, New Jersey  |            |              |             | 486,000.00  | , , , , , , , , , , , , , , , , , , , |  |
|   |          |                                     | VALUE\$ 0.00   | 1          |              |             |   |                                       |  |
| ACCOUNT NO.   |          |                                     | Lien: Second Mortgage  |            |              |             |   | 147,000.00                            |  |
| Valley National Bank<br>P.O. Box 954<br>Wayne, NJ 07474-0954                                      |          |                                     |  |            |              |             | 147,000.00  |                                       |  |
|   |          |                                     | VALUE \$ 0.00  |            |              |             |   |                                       |  |
| 0 continuation sheets attached  |          |                                     | (Total   | Sub        | tota         | l≯<br>age). | \$ 953,000.00   | \$ 953,000.00                         |  |
| Continuation sheets attached (Total of this page)  Total > \$ 953,000.00 \$ 953,000.00            |          |                                     |  |            |              |             |   |                                       |  |

(Use only on last page) (Report also on

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

#### Desc Main Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Page 17 of 42 Document

B6E (Official Form 6E) (12/07)

| In re | Jerry M. Kaplan | . С | ase No.    |
|-------|-----------------|-----|------------|
|       | Debtor          |     | (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 husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

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

| <b>V</b> | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
|----------|---|
| TY:      | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
|          | Domestic Support Obligations  |
| r res    | Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent spouse of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extension of the control |

, legal guardian, ent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

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

#### Wages, salaries, and commissions

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

#### Contributions to employee benefit plans

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

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 18 of 42

| B6E (O1           | ficial Form 6E) (12/07) - Cont.   |   |
|-------------------|---|---|
| In r              | Jerry M. Kaplan   | , Case No   |
| 21.1              | Debtor  | (if known)  |
|                   |   |   |
|                   |   |   |
|                   |   |   |
| C                 | rtain farmers and fishermen   |   |
| Clair             | ns of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.  | sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
| □ <b>p</b> e      | posits by individuals   |   |
| Clair             |   | , or rental of property or services for personal, family, or household use,   |
| □ та              | xes and Certain Other Debts Owed to Governmental Units  |   |
| Tax               | es, customs duties, and penalties owing to federal, state, and local g  | governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
| □ C               | ommitments to Maintain the Capital of an Insured Depository   | Institution   |
| Governo           | ns based on commitments to the FDIC, RTC, Director of the Officers of the Federal Reserve System, or their predecessors or successors 507 (a)(9). | e of Thrift Supervision, Comptroller of the Currency, or Board of ors, to maintain the capital of an insured depository institution. 11 |
|                   | aims for Death or Personal Injury While Debtor Was Intoxica   | ted   |
| Cla<br>ilcohol, a | ms for death or personal injury resulting from the operation of a m drug, or another substance. 11 U.S.C. § 507(a)(10).                           | notor vehicle or vessel while the debtor was intoxicated from using   |
|                   |   |   |
| * Amou<br>adjustm |   | ars thereafter with respect to cases commenced on or after the date of  |
|                   |   |   |
|                   |   |   |

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Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 19 of 42

| B6F   | (Official  | Form | 6F) ( | (12/07) |  |
|-------|------------|------|-------|---------|--|
| DUI ( | ( OIIICIUI |      | ~ , , |         |  |

Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.2-745 - 30386

| In re | Jerry M. Kaplan | Case No. |            |
|-------|-----------------|----------|------------|
| _     | Debtor          |          | (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 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 claims to report on this Schedule F

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)        | CODEBTOR | HUSBAND, WIFE, JOINT<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|----------|-------------------------------------|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.  100 Hackensack Avenue, Inc. 100 N. Hackensack Avenue South Kearny, NJ 07032                             |          |                                     |  |            | х            | х        | Unknown               |
| ACCOUNT NO.  Abby Epstein c/o Chasan Leyner & Lamparello,PC 6th Floor 300 Harmon Meadow Blvd Secaucus, NJ 07094-3642 |          |                                     | Consideration: Litigation Claim  |            | х            | x        | Unknown               |
| ACCOUNT NO.  Capital One P.O. Box 30285 Salt Lake City, Utah 84130-0285  |          |                                     | Consideration: Credit card debt  |            |              |          | 5,688.00              |
| ACCOUNT NO. Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114   |          |                                     | Consideration: Tax Penalties   |            |              |          | 126,000.00            |
| continuation sheets attached   | 1,       |                                     | <u> </u>   | Sub        | total        | >        | \$ 131,688.00         |
| <del></del>  |          |                                     |  | 7          | otal         | >        | \$                    |

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Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Page 20 of 42

B6F (Official Form 6F) (12/07) - Cont.

| In re | Jerry M. Kaplan |        | • | Case No.   |  |
|-------|-----------------|--------|---|------------|--|
|       |                 | Debtor | _ | (If known) |  |

# 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<br>ORCOMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|----------|-------------------------------------|---|------------|--------------|----------|-----------------------|
|  | ACCOUNT NO.   | Г        |                                     | Consideration: Litigation Claim   |            |              |          |                       |
|  | Pamela Epstein<br>c/o Orloff Lowenbach Stifelman &<br>Siegel<br>101 Eisenhower Parkway<br>Roseland, NJ 07068-1032 |          |                                     | ·   |            | х            | x        | Unknown               |
|  | ACCOUNT NO.   | T        |                                     |   |            |              |          |                       |
| 386  | Universal Chemical, Inc.<br>100 N. Hackensack Avenue<br>South Kearny, NJ 07032                                    |          |                                     |   |            | X            | X        | Unknown               |
| 45 - 30  | ACCOUNT NO.   |          |                                     | Unsecured Guarantee   |            |              |          |                       |
| Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.2-745 - 30386 | Valley National Bank<br>P.O. Box 954<br>Wayne, NJ 07474-0954  |          |                                     |   |            |              |          | 75,000.00             |
| w Hope   | ACCOUNT NO.   | T        |                                     |   |            | T            |          |                       |
| uptcy2010 @1991-2010, Ne   |   |          |                                     |   |            |              |          |                       |
| Bankn  | ACCOUNT NO.   |          |                                     |   |            |              |          |                       |
|  | Sheet no of continuation sheets attached  | chec     | <u> </u>                            | <u> </u>  | Sul        | otota        | ıl≻      | \$ 75,000.00          |
|  | to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims  |          |                                     |   |            | Tota         | ıi≻      |                       |

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

| Case 10-15102 | Doc 1 | Filed 02/23/10 | Entered 02/23/10 16:38:59 | Desc Mair |
|---------------|-------|----------------|---------------------------|-----------|
|               |       | Document       | Page 21 of 42             |           |

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

| In ro | Jerry M. Kaplan | Case No. |            |
|-------|-----------------|----------|------------|
| in re | Debtor          | _        | (if known) |

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| ch |  |
|----|--|
| ΝI |  |

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

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF<br>DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR<br>NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
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Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 22 of 42

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

| In re | Jerry M. Kaplan | Case No.   |
|-------|-----------------|------------|
|       | Debtor          | (if known) |

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by 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. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR   | NAME AND ADDRESS OF CREDITOR                                |
|--|---|
| Elaine Kaplan<br>164 Eileen Drive<br>Cedar Grove, NJ 07090               | Valley National Bank<br>1445 Valley Road<br>Wayne, NJ 07470 |
| Universal Chemical, Inc. 100 N. Hackensack Avenue South Kearny, NJ 07032 | Valley National Bank<br>1445 Valley Road<br>Wayne, NJ 07470 |
| Elaine Kaplan<br>164 Eileen Drive<br>Cedar Grove, NJ 07090               | Valley National Bank<br>1445 Valley Road<br>Wayne, NJ 07470 |
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| SCHEDULE I - CURRENT INCOME OF The column labeled "Spouse" must be completed in all cases filed by joint debtors and by e filed, unless the spouses are separated and a joint petition is not filed. Do not state the nam alculated on this form may differ from the current monthly income calculated on Form 22.  Debtor's Marital Status: Married  RELATIONSHIP(S): No dependents  Employment:  DEBTOR  Occupation  Businessman  Name of Employer  Universal Chemical, Inc.  How long employed  40 years  Address of Employer  100 N. Hackensack Avenue   | every married<br>e of any mind<br>A, 22B, or 22 | debtor, vor child.<br>C. | whether or not a<br>The average m  | a joint pe                              | etition is |
|--|---|--------------------------|------------------------------------|---|------------|
| Debtor's Marital Status: Married RELATIONSHIP(S): No dependents  Employment: DEBTOR Occupation Businessman Name of Employer Universal Chemical, Inc. How long employed 40 years  |   | SPOUS                    | AGE(S):                            | 44.4                                    | ·          |
| Status: Married RELATIONSHIP(S): No dependents  Employment: DEBTOR Occupation Businessman Name of Employer Universal Chemical, Inc. How long employed 40 years   | EBTOR AND                                       |                          | AGE(S):                            |   |            |
| Employment: DEBTOR Occupation Businessman Name of Employer Universal Chemical, Inc. How long employed 40 years   |   | S                        |                                    |   |            |
| Occupation Businessman  Name of Employer Universal Chemical, Inc.  How long employed 40 years  |   | S                        | POLISE                             |   |            |
| Name of Employer Universal Chemical, Inc. How long employed 40 years   |   |                          | I OOSE                             |   |            |
| How long employed 40 years   |   |                          |                                    |   |            |
| The state of the s |   |                          |                                    |   |            |
|  |   |                          |                                    |   |            |
|  |   |                          |                                    |   |            |
| South Kearny, NJ 07032   |   |                          |                                    |   |            |
| NCOME: (Estimate of average or projected monthly income at time case filed)  |   | DI                       | EBTOR                              | SI                                      | POUSE      |
| Monthly gross wages, salary, and commissions   |   | \$                       | 8,666.00                           | \$                                      | 340.00     |
| (Prorate if not paid monthly.)   |   | • —                      |                                    |   |            |
| Estimated monthly overtime   |   | \$                       | 0.00                               | \$                                      | 0.00       |
| SUBTOTAL   |   | \$                       | 8,666.00                           | \$                                      | 340.00     |
| LESS PAYROLL DEDUCTIONS  |   |                          |                                    |   |            |
| a. Down!! tougg and again! googwity  |   | \$                       | 2,000.00                           | \$                                      | 0.00       |
| a. Payroll taxes and social security     b. Insurance  |   | \$                       | 0.00                               | \$                                      | 0.00       |
| c. Union Dues  |   | \$_                      | 0.00<br>554.00                     | \$<br>\$                                | 0.00       |
| d. Other (Specify: (D)401(k)   | )   | \$                       | 334.00                             | <b>.</b>                                | 0.00       |
| SUBTOTAL OF PAYROLL DEDUCTIONS   |   | \$_                      | 2,554.00                           | \$                                      | 0.00       |
|  |   | s                        | 6,112.00                           | \$                                      | 340.00     |
| TOTAL NET MONTHLY TAKE HOME PAY  |   | <u> </u>                 | 0,112.00                           | · • • • • • • • • • • • • • • • • • • • | 310.00     |
| . Regular income from operation of business or profession or farm (Attach detailed statement)  |   | \$                       | 0.00                               | \$                                      | 0.00       |
| . Income from real property  |   | \$                       | 0.00                               | \$                                      | 0.00       |
| . Interest and dividends   |   | \$                       | 0.00                               | \$                                      | 0.00       |
| Alimony, maintenance or support payments payable to the debtor for the   |   | •                        | 0.00                               | •                                       | 0.00       |
| debtor's use or that of dependents listed above.   |   | \$_                      | 0.00                               | \$                                      | 0.00       |
| 1. Social security or other government assistance  |   | \$                       | 0.00                               | \$                                      | 0.00       |
| ( Specify)   |   | _                        | 0.00                               | · —                                     |            |
| 2. Pension or retirement income  |   | \$                       | 0.00                               | \$                                      | 0.00       |
| 3. Other monthly income  |   | . \$                     | 0.00                               | \$                                      | 0.00       |
| (Specify)  |   |                          | 0.00                               | \$                                      | 0.00       |
| 4. SUBTOTAL OF LINES 7 THROUGH 13  |   | \$_                      | 0.00                               | \$                                      | 0.00       |
| 5. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)  |   | \$_                      | 6,112.00                           | \$                                      | 340.00     |
| 6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals  |   |                          | \$                                 | 6,452.0                                 | 0          |
|  |   |                          | y of Schedules<br>of Certain Liabi |   |            |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 24 of 42

**B6J (Official Form 6J) (12/07)** 

| In re_ Jerry M. Kaplan | Case No    |
|------------------------|------------|
| Debtor                 | (if known) |

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average realculated on this form may differ from the deductions from income allowed on Form 22A or 22C. | 's family at ti<br>nonthly exper | me case      |
|--|----------------------------------|--------------|
| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."  | schedule of                      | expenditures |
| Rent or home mortgage payment (include lot rented for mobile home)   | \$                               | 5,100.00     |
| a. Are real estate taxes included? Yes No  |                                  | •            |
| b. Is property insurance included? Yes No  |                                  |              |
| 2. Utilities: a. Electricity and heating fuel  |                                  | 700.00_      |
| b. Water and sewer   |                                  | 50.00_       |
| c. Telephone   |                                  | 50.00        |
| d. Other   |                                  | 0.00         |
| 3. Home maintenance (repairs and upkeep)   |                                  | 300.00_      |
| 4. Food  | \$                               | 0.00         |
| 5. Clothing  | \$                               | 10.00        |
| 6. Laundry and dry cleaning  |                                  | 0.00         |
| 7. Medical and dental expenses   |                                  | 0.00         |
| 8. Transportation (not including car payments)   |                                  | 100.00       |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  |                                  | 100.00       |
| 10.Charitable contributions  | \$                               | 0.00         |
| 11.Insurance (not deducted from wages or included in home mortgage payments)   | •                                |              |
| a. Homeowner's or renter's   |                                  | 647.00       |
| b. Life  |                                  | 0.00_        |
| c. Health  |                                  | 0.00_        |
| d.Auto   | \$                               | 0.00         |
| e. Other   | \$                               | 0.00         |
| 12.Taxes (not deducted from wages or included in home mortgage payments)   |                                  |              |
| (Specify)  |                                  | 0.00_        |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)   |                                  |              |
| a. Auto  | \$                               | 0.00_        |
| b. Other   |                                  | 0.00_        |
| c. Other   |                                  | 0.00_        |
| 14. Alimony, maintenance, and support paid to others   | \$_                              | 0.00         |
| 15. Payments for support of additional dependents not living at your home  | \$                               | 0.00_        |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   | <u> </u>                         | 0.00_        |
| 17. Othermortgage payment on Monroe house  |                                  | 3,000.00_    |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,   | \$                               | 10,057.00_   |
| if applicable, on the Statistical Summary of Certain Liabilities and Related Data)   | 0.11. 1                          |              |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing  None   | of this docun                    | nent:        |
|  |                                  |              |
| 20. STATEMENT OF MONTHLY NET INCOME  | 24/46/2017                       |              |
| a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$340.00. See Schedule I)  | \$                               | 6,452.00     |
| b. Average monthly expenses from Line 18 above   | \$_                              | 10,057.00    |
| a Monthly not income (a minus h)   | s                                | -3,605,00    |

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

# United States Bankruptcy Court District of New Jersey

| Jerry M. Kaplan<br>In re |        | Case No.   |  |  |
|--------------------------|--------|------------|--|--|
|                          | Debtor |            |  |  |
|                          |        | Chapter 11 |  |  |

# **SUMMARY OF SCHEDULES**

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

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS   | LIABILITIES     | OTHER        |
|---|----------------------|---------------|--|-----------------|--------------|
| A – Real Property   | YES                  | 1             | \$ 1,035,000.00  |                 |              |
| B – Personal Property   | YES                  | 4             | \$ 982,289.83  |                 |              |
| C - Property Claimed as exempt  | YES                  | 1             |  |                 |              |
| D – Creditors Holding<br>Secured Claims   | YES                  | 1             |  | \$ 953,000.00   |              |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 2             |  | \$ 0.00         |              |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 2             |  | \$ 206,688.00   |              |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |  |                 |              |
| H - Codebtors   | YES                  | 1             | The second secon |                 |              |
| I - Current Income of<br>Individual Debtor(s)   | YES                  | 1             |  |                 | \$ 6,452.00  |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | YES                  | 1             |  |                 | \$ 10,057.00 |
| тот   | ſAL                  | 15            | \$ 2,017,289.83  | \$ 1,159,688.00 |              |

# United States Bankruptcy Court District of New Jersey

| In re | Jerry M. Kaplan | Case No.   |
|-------|-----------------|------------|
|       | Debtor          |            |
|       |                 | Chapter 11 |

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   |    | unt  |
|---|----|------|
| Domestic Support Obligations (from Schedule E)  | \$ | N.A. |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ | N.A. |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ | N.A. |
| Student Loan Obligations (from Schedule F)  | \$ | N.A. |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                | \$ | N.A. |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ | N.A. |
| TOTAL   | \$ | N.A. |

#### State the Following:

| Average Income (from Schedule I, Line 16)  | \$<br>N.A. |
|--|------------|
| Average Expenses (from Schedule J, Line 18)  | \$<br>N.A. |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20) | \$<br>N.A. |

#### State the Following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ N.A. |
|---|---------|---------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.         | \$ N.A. |         |
| Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$ N.A. |
| 4. Total from Schedule F  |         | \$ N.A. |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)            |         | \$ N.A. |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 27 of 42

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

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|       | Jerry M. Kaplan |            |  |
|-------|-----------------|------------|--|
| In re |                 | Case No    |  |
|       | Dobtor          | (If known) |  |

|  | PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  |
|--|--|
| I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information  | I the foregoing summary and schedules, consisting of sheets, and that they on, and belief.   |
| Date February 23, 2010   | Signature: /s/ Jerry M. Kaplan   |
| Date   | Debtor:  |
| Date   | Signature:Not Applicable   |
| Date   | (Joint Debtor, if any)   |
|  | [If joint case, both spouses must sign.]   |
| <del></del>  | ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  |
| compensation and have provided the debtor with a copy of the 110(h) and 342(b); and, (3) if rules or guidelines have been provided the debtor with a copy of the same of the s | otcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for its document and the notices and information required under 11 U.S.C. §§ 110(b), romulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable ce of the maximum amount before preparing any document for filing for a debtor or   |
| Printed or Typed Name and Title, if any,   | Social Security No. (Required by 11 U.S.C. § 110.)   |
| of Bankruptcy Petition Preparer  Whe hardsynton petition preparer is not an individual state the name to   | tite (if any), address, and social security number of the officer, principal, responsible person, or partner   |
| who signs this document.   | ine (i) any), and cooling cooling of the cooling of |
|  |  |
| -  |  |
| Address  |  |
| X  |  |
| Company of Panlameter Patition Propaga   | Date   |
| Signature of Bankruptcy Petition Preparer  | Date   |
| •  | Date or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:   |
|  | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  |
| Names and Social Security numbers of all other individuals who prepared If more than one person prepared this document, attach additional signed A bankruptcy petition preparer's failure to comply with the provisions of title I 18 U.S.C. § 156.  | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  |
| Names and Social Security numbers of all other individuals who prepared  If more than one person prepared this document, attach additional signed  A bankruptcy petition preparer's failure to comply with the provisions of title 1  18 U.S.C. § 156.   | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  sheets conforming to the appropriate Official Form for each person.  I and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110   |
| Names and Social Security numbers of all other individuals who prepared  If more than one person prepared this document, attach additional signed  A bankruptcy petition preparer's failure to comply with the provisions of title 1 18 U.S.C. § 156.  DECLARATION UNDER PENALTY OF PE  I, the [the preor an authorized agent of the partnership] of the   | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  Sheets conforming to the appropriate Official Form for each person.  I and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  CRJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  sident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total)   |
| Names and Social Security numbers of all other individuals who prepared  If more than one person prepared this document, attach additional signed  A bankruptcy petition preparer's failure to comply with the provisions of title 1 18 U.S.C. § 156.  DECLARATION UNDER PENALTY OF PE  I, the [the pre or an authorized agent of the partnership ] of the in this case, declare under penalty of perjury that I have read   | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  Sheets conforming to the appropriate Official Form for each person.  I and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  CRJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  Sident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total)   |
| Names and Social Security numbers of all other individuals who prepared  If more than one person prepared this document, attach additional signed  A bankruptcy petition preparer's failure to comply with the provisions of title 1 18 U.S.C. § 156.  DECLARATION UNDER PENALTY OF PE  I, the [the preor an authorized agent of the partnership] of the in this case, declare under penalty of perjury that I have read shown on summary page plus 1), and that they are true and co.   | or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  Sheets conforming to the appropriate Official Form for each person.  I and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  Sident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total recet to the best of my knowledge, information, and belief.  |

Entered 02/23/10 16:38:59 Page 28 of 42

Desc Main

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT

District of New Jersey

| In Re <u>Jerry M. Kaplan</u> | And All And | Case No. (if known) |  |
|------------------------------|---|---------------------|--|
|                              |   | Case No. (if known) |  |

#### STATEMENT OF FINANCIAL AFFAIRS

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

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

#### **DEFINITIONS**

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

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

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

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| spouses are separated and a joint petition is not med.) |                          |        |
|---|--------------------------|--------|
| AMOUNT  |                          | SOURCE |
| 2010(db) 14,000.00                                      | Universal Chemical, Inc. |        |
| 2009(db) 350,000.00                                     | Universal Chemical, Inc. |        |
| 2008(db) 350,000.00                                     | Universal Chemical, Inc. |        |
|   |                          |        |
| 2010(nfs)   |                          |        |
| 2009(nfs)   |                          |        |
| 2008(nfs)   |                          |        |

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2010 (db) 0.00

2009(db) 2,000.00 From Picciollo

None

#### 3. Payments to creditors

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

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

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

See Attached Schedule.

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 30 of 42

# JERRY M. KAPLAN STATEMENT OF FINANCIAL AFFAIRS QUESTION No. 3

| NAME OF CREDITOR           | AMOUNT OF PAYMENT WITHIN 90 DAYS |
|----------------------------|----------------------------------|
| Valley National Bank (1st  | \$15,411.00                      |
| Mortgage)                  |                                  |
| PSE&G                      | 1,432.56                         |
| HSBC                       | 1,123.03                         |
| Capital One                | 1,264.82                         |
| GM Credit Card             | 9,351.49                         |
| Bank of America            | 1,755.89                         |
| American Express           | 2,257.72                         |
| Valley National Bank (Home | 3,001.45                         |
| Equity)                    |                                  |
| IRS                        | 146,000.00                       |

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None  $\bowtie$ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT PAID AMOUNT STILL DATES OF NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR **PAYMENTS** 4. Suits and administrative proceedings, executions, garnishments and attachments List all suits and administrative proceedings to which the debtor is or was a party within one year None immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NATURE OF PROCEEDING COURT OR **CAPTION OF SUIT** AGENCY AND LOCATION AND CASE NUMBER In discovery Breach of Contract Superior Court of New Epstein v. Kaplan and Related Claims Jersey, Chancery Division, HUD-C-171-07 General Equity Part, **Hudson County** 

None  $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

OWING

STATUS OR

DISPOSITION

#### 5. Repossessions, foreclosures and returns

None  $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None M

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

NAME AND **ADDRESS** OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None  $\boxtimes$ 

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND **ADDRESS** OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND<br>ADDRESS OF<br>PERSON OR ORGANIZATION | RELATIONSHIP<br>TO DEBTOR, IF ANY | DATE OF<br>GIFT   | DESCRIPTION AND<br>VALUE OF GIFT |
|--|-----------------------------------|-------------------|----------------------------------|
| Keri   | Daughter                          | January 21, 2010  | \$1,000                          |
| Jason Kaplan                                     | Son                               | November 14, 2009 | \$2,626.78                       |
| Jason Kaplan                                     | Son                               | November 14, 2009 | \$2,223.06                       |
| Jason Kaplan                                     | Son                               | October 29, 2009  | \$1,500                          |
| Jason Kaplan                                     | Son                               | October 15, 2009  | \$300                            |
| Jason Kaplan                                     | Son                               | October 6, 2009   | \$4,200                          |
| Jason Kaplan                                     | Son                               | August 9, 2009    | \$1,000                          |
| Jason Kaplan                                     | Son                               | January 12, 2010  | \$18,705.13                      |
|  |                                   |                   |                                  |

#### 8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the None commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 $\boxtimes$ or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS DATE OF DESCRIPTION WAS COVERED IN WHOLE OR IN PART BY LOSS AND VALUE OF PROPERTY INSURANCE, GIVE PARTICULARS 9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including None attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. AMOUNT OF MONEY OR NAME AND ADDRESS DATE OF PAYMENT, DESCRIPTION AND OF PAYEE NAME OF PAYOR IF OTHER THAN DEBTOR VALUE OF PROPERTY \$35,000.00 Trenk, DiPasquale, Webster, February 22, 2010 Della Fera & Sodono 347 Mt. Pleasant Avenue, Suite West Orange, NJ 07052

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\boxtimes$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None  $\boxtimes$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS** 

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None  $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF

SETOFF

**SETOFF** 

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\boxtimes$ 

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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

ENVIRONMENTAL LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. None  $\boxtimes$ **ENVIRONMENTAL** NAME AND ADDRESS DATE OF SITE NAME LAW AND ADDRESS OF GOVERNMENTAL UNIT NOTICE List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit None that is or was a party to the proceeding, and the docket number.  $\boxtimes$ 

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

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

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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

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

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

 $\boxtimes$ 

NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \*

# Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 37 of 42

|                   | [If completed by an individual or individual a   | and spouse]   |  |
|-------------------|--|---|--|
|                   | I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct                                   | he answers contained i  | n the foregoing statement of financial affairs and any   |
| Date              | February 23, 2010  | Signature   | /s/ Jerry M. Kaplan  |
| Date              | A A A A A A A A A A A A A A A A A A A  | of Debtor   | JERRY M. KAPLAN  |
|                   |  |   |  |
|                   | _0   | ontinuation sheets  |  |
|                   | Penalty for making a false statement: Fine   | of up to \$500,000 or i   | imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571   |
|                   |  |   |  |
|                   |  |   |  |
|                   | DECLARATION AND SIGNATURE O  | OF NON-ATTORNEY   | Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)   |
| (3) if no prepare | sation and have provided the debtor with a copy of the   | is document and the r<br>11 U.S.C. § 110 setti<br>ount before preparing | r as defined in 11 U.S.C. § 110; (2) I prepared this document for notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the |
|                   |  |   |  |
| If the bar        | or Typed Name and Title, if any, of Bankruptcy Petitic nkruptcy petition preparer is not an individual, state the name, who signs this document. | on Preparer<br>title (if any), address, and                             | Social Security No. (Required by 11 U.S.C. § 110(c).)  d social security number of the officer, principal, responsible person, or  |
| Address           | S  |   |  |
| X<br>Signatu      | re of Bankruptcy Petition Preparer   |   | Date   |
|                   | and Social Security numbers of all other individuals windividual:  | ho prepared or assisted   | in preparing this document unless the bankruptcy petition preparer is  |
| If more           | than one person prepared this document, attach addition  | onal signed sheets con  | forming to the appropriate Official Form for each person.  |

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

100 Hackensack Avenue, Inc. 100 N. Hackensack Avenue South Kearny, NJ 07032

Abby Epstein c/o Chasan Leyner & Lamparello,PC 6th Floor 300 Harmon Meadow Blvd Secaucus, NJ 07094-3642

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Capital One P.O. Box 30285 Salt Lake City, Utah 84130-0285

Elaine Kaplan 164 Eileen Drive Cedar Grove, NJ 07090

Elaine Kaplan 164 Eileen Drive Cedar Grove, NJ 07090

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Pamela Epstein c/o Orloff Lowenbach Stifelman & Siegel 101 Eisenhower Parkway Roseland, NJ 07068-1032

Universal Chemical, Inc. 100 N. Hackensack Avenue South Kearny, NJ 07032

Universal Chemical, Inc. 100 N. Hackensack Avenue South Kearny, NJ 07032 Valley National Bank P.O. Box 954 Wayne, NJ 07474-0954

Valley National Bank P.O. Box 954 Wayne, NJ 07474-0954

Valley National Bank P.O. Box 954 Wayne, NJ 07474-0954 B203 12/94

# United States Bankruptcy Court District of New Jersey

|            | In re Jerry M. Kaplan  | Co No   |
|------------|--|---|
|            | In re John M. Rapian   | Case No.  |
|            |  | Chapter 11  |
|            | Debtor(s)  |   |
|            | DISCLOSURE OF COMPEN   | NSATION OF ATTORNEY FOR DEBTOR  |
| i          | and that compensation paid to me within one year b                                       | 2016(b), I certify that I am the attorney for the above-named debtor(s) efore the filing of the petition in bankruptcy, or agreed to be paid to me, for services s) in contemplation of or in connection with the bankruptcy case is as follow s: |
| ı          | For legal services, I have agreed to accept  | \$ 29,251.00  |
| 1          | Prior to the filing of this statement I have received                                    | \$0.00  |
|            | Balance Due  | \$29,251.00   |
|            | The source of compensation paid to me was:   |   |
|            | Debtor Other (speci  | ifu)  |
| 3.         | The source of compensation to be paid to me is:  | "17   |
|            | ✓ Debtor ☐ Other (speci  | ify)  |
| 4.         | _1   | d compensation with any other person unless they are members and  |
| ••         | ciates of my law firm.   | d compensation with any other person unless they are members and  |
| of my      |  | impensation with a other person or persons who are not members or associates list of the names of the people sharing in the compensation, is attached.  |
| 5.         | In return for the above disclosed fee I have agreed                                      | d to render legal service for all aspects of the bankruptcy case, including:  |
| <i>J</i> . | in return for the above-usclosed lee, i have agreed                                      | to render legal service for all aspects of the bankruptcy case, moldaling.  |
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| 6.         | By agreement with the debtor(s), the above-disclo  | sed fee does not include the following services:  |
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|            |  | CERTIFICATION   |
|            | I certify that the foregoing is a complete state debtor(s) in the bankruptcy proceeding. | ement of any agreement or arrangement for payment to me for representation of the   |
|            | Table (a) in the Balling proceeding.   |   |
|            | February 23, 2010  | /s/ Richard D. Trenk  |
|            | Date   | Signature of Attorney   |
|            |  | Trenk, DiPasquale, Webster, Della Fera & Sodono   |
|            |  | Name of law firm  |

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| In re_ | Jerry M. Kaplan |  |
|--------|-----------------|--|
| _      | Debtor(s)       |  |
| Caca N | Number:         |  |

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

(If known)

# **CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedule I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

|   |  | Part I. CALCULATION OF CU  | RRENT MONTHLY IN            | ICOI                           | МЕ   |    |      |  |  |
|---|--|--|-----------------------------|--------------------------------|------|----|------|--|--|
|   |  | ital/filing status. Check the box that applies and com Unmarried. Complete only Column A ("Debtor's I  | nis statement as directed.  |                                |      |    |      |  |  |
| 1 | <ul> <li>b. Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</li> <li>c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</li> </ul>  |  |                             |                                |      |    |      |  |  |
|   | All fig<br>the s<br>mont<br>divid  | Debtor's   |                             | Column B<br>Spouse's<br>Income |      |    |      |  |  |
| 2 | Gros   | s wages, salary, tips, bonuses, overtime, commis   | sions.                      | \$                             | 0.00 | \$ |      |  |  |
| 3 | from   | ion or farm. Subtract Line b<br>in one business, profession or<br>ittachment. Do not enter a   |                             |                                |      |    |      |  |  |
|   | a.   | Gross receipts   | \$ 0.00                     |                                |      |    |      |  |  |
|   | b.   | Ordinary and necessary business expenses   | \$ 0.00                     |                                |      |    |      |  |  |
|   | c.   | Business Income  | Subtract Line b from Line a | \$                             | 0.00 | \$ | N.A. |  |  |
|   |  | <b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.   |                             |                                |      |    |      |  |  |
|   | a.   | Gross receipts   | \$ 0.00                     |                                |      |    |      |  |  |
| 4 | b.   | Ordinary and necessary operating expenses  | \$ 0.00                     |                                |      |    |      |  |  |
|   | c.   | Business Income  | Subtract Line b from Line a | \$                             | 0.00 | \$ | N.A. |  |  |
| 5 | Inte   | Interest, dividends and royalties.   |                             |                                | 0.00 | \$ | N.A. |  |  |
| 6 | Pens   | Pension and retirement income.   |                             |                                | 0.00 | \$ | N.A. |  |  |
| 7 | hous<br>supp   | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. |                             |                                |      | \$ | N.A. |  |  |
| 8 | <b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: |  |                             |                                |      |    |      |  |  |
|   | Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ $0.00$ Spouse \$ $N.A.$  |  |                             |                                | 0.00 | \$ | N.A. |  |  |

Case 10-15102 Doc 1 Filed 02/23/10 Entered 02/23/10 16:38:59 Desc Main Document Page 42 of 42

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

|    | <b>Income from all other sources.</b> If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. |                        |                         |  |       |              |         |       |
|----|---|------------------------|-------------------------|--|-------|--------------|---------|-------|
| 9  | a.  |                        | \$                      | 0.00                                   |       |              |         |       |
|    | b.  |                        | \$                      | 0.00                                   |       | 0.00         |         | N.A.  |
|    | Total and enter on Line 9   |                        |                         | ······································ | \$    |              | \$      |       |
| 10 | Subtotal of current monthly inco<br>is completed, add Lines 2 through 9   | if Column B            | \$                      | 0.00                                   | \$    | N.A.         |         |       |
| 11 | <b>Total Current Monthly.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.   |                        |                         |  |       |              |         | 0.00  |
|    |   | Part VIII: VE          | RIFICATION              |  |       |              |         |       |
|    | I declare under penalty of perjury th both debtors must sign.)  | at the information pro | ovided in this statemer | nt is true and                         | corre | ct. (If this | a joint | case, |
| 12 | Date: February 23, 2010   | Signature: _           | /s/ Jerry M. Kaplan     |  |       |              | _       |       |
|    | Date:   | Signature: _           | (Joint Debtor, if an    | у)                                     |       |              | _       |       |