Case 10-26148-KCF Doc 1 Filed 05/26/10 Entered 05/26/10 21:49:30 Desc Main

<u>B1 (Official Form 1) (4/10)</u>		ument	Page 1	of 12	2		0.00	Booo main
United Sta								
Distr	rict of Nev	v Jersey					Volu	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Carr, Judith			Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I EIN (if more than one, state all): 2189	.D. (ITIN) No./	Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. & Street, City, State & Zip Code): 2 Chesapeake Drive Manalapan, NJ			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2 Chesapeake Drive Manalapan, NJ					
	ZIPCODE 07	726-3173					ZIPCODE 07726-3173	
County of Residence or of the Principal Place of Bus Monmouth	iness:		County of I Monmou		e or of th	ne Principal Pla	ce of Busin	ess:
Mailing Address of Debtor (if different from street ad	ddress)		Mailing Ad	dress of	Joint De	btor (if differer	nt from stre	et address):
]	ZIPCODE						ZIPCODE	
Location of Principal Assets of Business Debtor (if d		reet address ab	l ove):					
								ZIPCODE
Type of Debtor		Nature of B					nkruptcy	Code Under Which
(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 box) ✓ Full Filing Fee attached Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court consideration. See Official Form 3B.	 Single A U.S.C. § Railroad Stockbrc Commoo Clearing Other ((Debtor i Title 26 Internal o individuals o pay fee Form 3A. r 7 individuals 	Tax-Exempt dity Broker Bank Tax-Exempt Check box, if a s a tax-exempt of the United S Revenue Code) Check one t Debtor is Check if: Debtor's than \$2,3 Check all ap A plan is Acceptan	e as defined in Entity pplicable.) organization u tates Code (th box: a small busin not a small b aggregate nor 43,300 (<i>amou</i> pplicable box being filed w ces of the pla	as defined in 11 Chapter 7 Chapter 15 Petition Chapter 9 Recognition of a F Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition Chapter 13 Recognition of a F Nonmain Proceeding Nonmain Proceeding Chapter 13 Recognition of a F Nonmain Proceeding Chapter 13 Dicable.) Debts are primarily consumer Debts ganization under 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose." Chapter 11 Debtors			<pre>betr 15 Petition for ognition of a Foreign a Proceeding betr 15 Petition for ognition of a Foreign main Proceeding Debts box.) r</pre>	
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for of □ Debtor estimates that, after any exempt property distribution to unsecured creditors.				d, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors Image: Creditors Image: Creditors	,		001- 000	25,001- 50,000		□ 50,001- 100,000	Over 100,000	
		,000,001 \$50 50 million \$10),000,001 to 00 million	\$100,00 to \$500		5500,000,001 to \$1 billion	More than \$1 billion	1
Estimated Liabilities 50 to \$50,001 to \$100,001 to \$500,001 to \$1,0 \$50,000 \$100,000 \$500,000 \$1 million \$10		,000,001 \$50 50 million \$10),000,001 to)0 million	□ \$100,00 to \$500		500,000,001 to \$1 billion	More than \$1 billion	1

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Carr, Judith						
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)					
Location Where Filed: None	Case Number:	Date Filed:					
Location Where Filed:	Case Number: Date Filed:						
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.						
	X /s/ Timothy P. Neumann Signature of Attorney for Debtor(s)	b, Esq. 5/26/10 Date					
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ✓ No Exhi (To be completed by every individual debtor. If a joint petition is filed, ea ✓ Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: ☐ Exhibit D also completed and signed by the isint debtar is attached.	ach spouse must complete and atta de a part of this petition.	ich a separate Exhibit D.)					
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.						
	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or pr	this District. in the United States in this District, oceeding [in a federal or state court]					
Certification by a Debtor Who Reside		Property					
(Check all app) Landlord has a judgment against the debtor for possession of deb		omplete the following.)					
(Name of landlord or less	or that obtained judgment)						
(Address of lan ☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post							
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due d	uring the 30-day period after the					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).							

Case 10-26148-KCF Doc 1 Filed 05/26/ ² B1 (Official Form 1) (4/10) Document					
Voluntary Petition	Page 3 of 12 Page 3 Name of Debtor(s):				
(<i>This page must be completed and filed in every case</i>)	Carr, Judith				
	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 State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Judith Carr Signature of Debtor Telephone Number (If not represented by attorney) May 26, 2010	 I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. 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 				
Date					
Signature of Attorney*	Signature of Non-Attorney Petition Preparer				
X /s/ Timothy P. Neumann, Esq. Signature of Attorney for Debtor(s) Timothy P. Neumann, Esq. TN6429 Broege Neumann Fischer & Shaver 25 Abe Voorhees Drive Manasquan, NJ 08736 (732) 223-8484 Fax: (732) 223-2416 btassillo@aol.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
May 26, 2010					
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)] X				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date				
Signature of Authorized 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. 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 11 U.S.C. § 110; 18 U.S.C. § 156.				
Title of Authorized Individual					
Date					

Case 10-26148-KCF B1D (Official Form 1, Exhibit D) (12/09)

Doc 1 Filed 05/26/10 Entered 05/26/10 21:49:30 Desc Main Document Page 4 of 12 United States Bankruptcy Court District of New Jersey

IN RE: Case No. _____

Debtor(s)

Carr, Judith

Chapter 11

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

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

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

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

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Judith Carr

Date: May 26, 2010

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IN RE:

Case No.

Carr, Judith

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

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

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Gemb / Ethan Allen PO Box 981439 El Paso, TX 79998-1439	(866) 396-8254			24,423.00
Gemb/ethan Allen PO Box 981439 El Paso, TX 79998-1439	(866) 396-8254			19,582.00
Tcm Bank Na 2701 N Rocky Point Dr Tampa, FL 33607	(813) 287-4880			10,848.00
Bank Of America PO Box 1598 Norfolk, VA 23501-1598	(800) 444-8430			9,906.00
Gemb/american Honda PO Box 981439 El Paso, TX 79998-1439	(866) 396-8254			9,376.00
Cap One PO Box 85520 Richmond, VA 23285-5520	(800) 955-7070			7,992.00
Citibank Sears Gold Mastercard Sears Bk Recovery PO Box 20363 Kansas City, MO 64195-0363	(866) 523-0117			6,393.00
Fia Card Services/bank Of Amer PO Box 17054 Wilmington, DE 19850-7054	(800) 421-2110			4,143.00
Nco/asg Of Wfnnb PO Box 41466 Philadelphia, PA 19101	(800) 709-8613			4,128.00
Cap One PO Box 85520 Richmond, VA 23285-5520	(800) 955-7070			4,090.00
Wfnnb/fortunoff PO Box 182273 Columbus, OH 43218-2273				4,074.00
Bank Of America PO Box 1598 Norfolk, VA 23501-1598	(800) 444-8430			3,547.00
Bk Of Amer PO Box 17054 Wilmington, DE 19850-7054	(800) 421-2110			1,626.00
Fortunoff / World Financial Ne 800 Walnut St Des Moines, IA 50309-3605	(800) 346-3009			1,500.00

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Pier One Private Label /chase PO Box 15298 Wilmington, DE 19850-5298	(80	00) 955-9900		1,317.00
Wfnnb/fortunoff PO Box 182273 Columbus, OH 43218-2273				1,298.00
Citibank Thd Consumer PO Box 6241 Sioux Falls, SD 57117-6241	(80	00) 950-5118		890.00
Citibank Sears Premier Card Sears Bk Recovery PO Box 20363 Kansas City, MO 64195-0363	(86	66) 523-0117		859.00
J Crew / World Financial Netwo PO Box 182273 Columbus, OH 43218-2273	(88	38) 428-8810		794.00
Centrastate Medical Center A-1 Collections Svc 101 Grovers Mill Rd Lawrence Township, NJ 08648-4705	,	09) 771-9200		714.00
DECLARA	TION UNI	DER PENALTY OF PE	RJURY BY INDIVIDUAL DEBTOR	

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Signature _____ of Joint Debtor

(if any)

Date: May 26, 2010	Signature	/s/ Judith Carr	
	of Debtor		Judith Carr

Date:

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A-1 Collections Svc 101 Grovers Mill Rd Lawrenceville NJ 08648-4705

Acb Receivables Mngmt 19 Main St Asbury Park NJ 07712-7012

American Home Mtg Svci Acct# 6470020466181 10440 Little Patuxent Pkwy Columbia MD 21044

Americas Servicing Co Acct# 1061218110853 PO Box 10328 Des Moines IA 50306-0328

Asset Acceptance Llc PO Box 2036 Warren MI 48090-2036

Bank Of America Acct# 6860 PO Box 1598 Norfolk VA 23501-1598

Bank Of America Acct# 4984 PO Box 1598 Norfolk VA 23501-1598

Bk Of Amer Acct# 0784 PO Box 17054 Wilmington DE 19850-7054 Cap One Acct# 430572224540 PO Box 85520 Richmond VA 23285-5520

Cap One Acct# 529115218836 PO Box 85520 Richmond VA 23285-5520

Central Jersey Emergency Med Acb Receivables Management 19 Main St Asbury Park NJ 07712-7012

Centrastate Medical Center A-1 Collections Svc 101 Grovers Mill Rd Lawrence Township NJ 08648-4705

Chase Acct# 1560696716612 PO Box 24696 Columbus OH 43224-0696

Citibank Sears Gold Mastercard Sears Bk Recovery PO Box 20363 Kansas City MO 64195-0363

Citibank Sears Premier Card Sears Bk Recovery PO Box 20363 Kansas City MO 64195-0363

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Citibank Thd Consumer PO Box 6241 Sioux Falls SD 57117-6241

Dsnb Macys Acct# 4224741523220 9111 Duke Blvd Mason OH 45040-8999

Emc Mortgage Acct# 5890015514664 PO Box 293150 Lewisville TX 75029-3150

Fia Card Services/bank Of Amer PO Box 17054 Wilmington DE 19850-7054

Fortunoff / World Financial Ne 800 Walnut St Des Moines IA 50309-3605

G M A C Acct# 020913040132 PO Box 380901 Bloomington MN 55438-0901

G M A C Acct# 020911380922 PO Box 380901 Bloomington MN 55438-0901

Gecc 2623 W Oxford Loop Oxford MS 38655-5442

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Gemb / Ethan Allen PO Box 981439 El Paso TX 79998-1439

Gemb/american Honda Acct# 601250690082 PO Box 981439 El Paso TX 79998-1439

Gemb/ethan Allen Acct# 603461060604 PO Box 981439 El Paso TX 79998-1439

J Crew / World Financial Netwo PO Box 182273 Columbus OH 43218-2273

Lvnv Funding Llc PO Box 740281 Houston TX 77274-0281

Nco Fin/22 507 Prudential Rd Horsham PA 19044-2308

Nco/asg Of Wfnnb PO Box 41466 Philadelphia PA 19101

Pier One Private Label /chase PO Box 15298 Wilmington DE 19850-5298

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Portfolio Recvry And Affil 120 Corporate Blvd Ste 1 Norfolk VA 23502

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset NY 11791

Security Credit Servic 2623 W Oxford Loop Oxford MS 38655-5442

Tcm Bank Na Acct# 4792330810002308 2701 N Rocky Point Dr Tampa FL 33607

Verizon New Jersey Inc Acct# 617592585 500 Technology Dr Weldon Spring MO 63304-2225

Wachovia Bank Checking Account Ste 2 575 Underhill Blvd Syosset NY 11791

Wells Fargo Bank Nv Na Acct# 65465417764000001 PO Box 31557 Billings MT 59107-1557

Wells Fargo Hm Mortgag Acct# 7080055369326 8480 Stagecoach Cir Frederick MD 21701-4747

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Wfnnb/fortunoff Acct# 585637323285 PO Box 182273 Columbus OH 43218-2273

Wfnnb/fortunoff Acct# 585637323138 PO Box 182273 Columbus OH 43218-2273