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

UNITED STATES BANKRUPTCY COURT

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

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

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

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

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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

) 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

B201B (Form 2018) 10/03/4392-KCF Doc 1 Filed 08/09/10 Entered 08/09/10 12:24:30 Desc Main

Document Page 3 of 8
United States Bankruptcy Court
District of New Jersey

IN RE:	Case No
Welfare Cossack D.P.'s Association, Inc.	Chapter 11
Debtor(s)	
CERTIFICATION OF NOTICE TO CONSU UNDER § 342(b) OF THE BANKRUI	· ·
Certificate of [Non-Attorney] Bankruptcy	Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, her notice, as required by § 342(b) of the Bankruptcy Code.	eby certify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
x	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person partner whose Social Security number is provided above.	, or
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Welfare Cossack D.P.'s Association, Inc.	X /s/	8/09/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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

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

© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 10-34392-KCF Doc 1 Filed 08/09/10 Entered 08/09/10 12:24:30 Desc Main

B1 (Official Form 1) (4/10) Document Page 4 of 8

United States Bankruptcy Court

District of New Jersey Voluntary Petiti

	rict of Nev		ouri				Volu	ıntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Welfare Cossack D.P.'s Association, Inc.			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.D. (ITIN) No./Complete EIN (if more than one, state all): 31-1677360			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 25 E 4th St Howell, NJ	& Zip Code):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
l lowell, ite	ZIPCODE 07	ZIPCODE 07731-8575			ZIPCODE			
County of Residence or of the Principal Place of Bu Monmouth	County of Residence or of the Principal Place of Business: Monmouth			County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street a	address)		Mailing Address of Joint Debtor (if different from street address):					
	ZIPCODE		1				7	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from st	reet address ab	oove):				<u> </u>	
25 E 4th St, Howell, NJ								ZIPCODE 07731-8575
Type of Debtor (Form of Organization)		Nature of B				-		Code Under Which Check one box.)
(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) ☐ Filing Fee to be paid in installments (Applicable tonly). Must attach signed application for the cour consideration certifying that the debtor is unable texcept in installments. Rule 1006(b). See Officia	Single A U.S.C. § Railroad Stockbro Commod Clearing Other Debtor is Title 26 Internal 1	Tax-Exemp Check box, if as a tax-exempt of the United S Revenue Code Check one Debtor is Debtor is Check if: Debtor's than \$2,3	t Entity applicable.) organization States Code (tl.). box: s a small busin s not a small b aggregate not 343,300 (amount	under he ness debto pusiness d ncontinge	Chapter to adj	obts are primaril ots, defined in 1 01(8) as "incurrividual primaril sonal, family, o d purpose." oter 11 Debtors fined in 11 U.S. defined in 11 U	Reco Mair Chap Reco Nonn Nature of 1 (Check one y consumer 1 U.S.C. ed by an y for a r house-	box.) Debts are primarily business debts. ID). I(51D). Siders or affiliates are less ery three years thereafter).
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of c accordance with 11 U.S.C. § 1126(b).					re classes of creditors, in			
					THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors	_	_						
1-49 50-99 100-199 200-999 1,0 5,0	5,00 000 10,0		,001- ,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets			ſ					
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,		,000,001 \$5 50 million \$1	0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		,000,001 \$5 50 million \$1	0,000,001 to	\$100,000 to \$500	,	\$500,000,001 to \$1 billion	More than	ı

Where Filed:		Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debto	r (If more than one, attach additional sheet)
Name of Debtor: Case Number: None		Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., for 10K and 10Q) with the Securities and Exchange Commission pursuant Section 13 or 15(d) of the Securities Exchange Act of 1934 and requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	is I, the attorney for the per that I have informed the chapter 7, 11, 12, or 1 explained the relief avai	Exhibit B Impleted if debtor is an individual of the primarily consumer debts.) In this are primarily consumer debts. In this are primarily consumer debts. In this are primarily consumer debts. In this are primarily consumer debts.
	Signature of Attorney for I	Debtor(s) Date
☐ Yes, and Exhibit C is attached and made a part of this petition. No E (To be completed by every individual debtor. If a joint petition is file.)	xhibit D 1, each spouse must complete	and attach a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and		
	made a part of this petition.	
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is att		tition.
Exhibit D also completed and signed by the joint debtor is att	ached a made a part of this perding the Debtor - Venue y applicable box.) ace of business, or principal assets	sets in this District for 180 days immediately
☐ Exhibit D also completed and signed by the joint debtor is att Information Regal (Check an ✓ Debtor has been domiciled or has had a residence, principal plane)	rding the Debtor - Venue y applicable box.) ace of business, or principal assalted adays than in any other Di	sets in this District for 180 days immediately strict.
☐ Exhibit D also completed and signed by the joint debtor is att Information Regar (Check an Debtor has been domiciled or has had a residence, principal pla preceding the date of this petition or for a longer part of such	ached a made a part of this perding the Debtor - Venue y applicable box.) ace of business, or principal ass 180 days than in any other Diral partner, or partnership pen all place of business or principal tes but is a defendant in an acti	sets in this District for 180 days immediately strict. ding in this District. al assets in the United States in this District, son or proceeding [in a federal or state court]
☐ Exhibit D also completed and signed by the joint debtor is att Information Regal (Check an ☑ Debtor has been domiciled or has had a residence, principal play preceding the date of this petition or for a longer part of such ☐ There is a bankruptcy case concerning debtor's affiliate, gene ☐ Debtor is a debtor in a foreign proceeding and has its principal or has no principal place of business or assets in the United Stat in this District, or the interests of the parties will be served in Certification by a Debtor Who Regal	ached a made a part of this perding the Debtor - Venue y applicable box.) ace of business, or principal ass 180 days than in any other Diral partner, or partnership pend place of business or principal tes but is a defendant in an active regard to the relief sought in sides as a Tenant of Resides	sets in this District for 180 days immediately strict. ding in this District. al assets in the United States in this District, son or proceeding [in a federal or state court] this District.
☐ Exhibit D also completed and signed by the joint debtor is att Information Regal (Check an ☑ Debtor has been domiciled or has had a residence, principal play preceding the date of this petition or for a longer part of such ☐ There is a bankruptcy case concerning debtor's affiliate, gene ☐ Debtor is a debtor in a foreign proceeding and has its principal or has no principal place of business or assets in the United Stat in this District, or the interests of the parties will be served in Certification by a Debtor Who Regal	ached a made a part of this perding the Debtor - Venue y applicable box.) ace of business, or principal ass 180 days than in any other Diral partner, or partnership pend place of business or principal tes but is a defendant in an active regard to the relief sought in sides as a Tenant of Residapplicable boxes.)	sets in this District for 180 days immediately strict. ding in this District. al assets in the United States in this District, ion or proceeding [in a federal or state court] this District. lential Property

(Address of landlord or lessor) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during 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 10-34392-KCF B1 (Official Form 1) (4/10)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Location

Where Filed: None

Doc 1

Filed 08/09/10

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Page 5 of 8 Name of Debtor(s):

Case Number:

Document

Entered 08/09/10 12:24:30 Desc Main

Date Filed:

Welfare Cossack D.P.'s Association, Inc.

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Welfare Cossack D.P.'s Association, Inc.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

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. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor X Signature of Joint Debtor Telephone Number (If not represented by attorney)

Signature of a Foreign Representative

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 order granting recognition of the foreign main proceeding is attached.

Signature	of Foreign F	Representativ	e	
Printed N	ame of Fore	ign Represent	tative	

Signature of Attorney*

X /s/ Marc C. Capone

Signature of Attorney for Debtor(s)

Marc C. Capone mc4795 Capone & Keefe 60 Highway 71, Unit 2 Spring Lake Heights, NJ 07762-1823 (732) 528-1166 mcapone@caponeandkeefe.com

August 9, 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.

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.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sam Badashov

Signature of Authorized Individual

Sam Badashov

Printed Name of Authorized Individual

President

Title of Authorized Individual

August 9, 2010

Date

Signature of Non-Attorney Petition Preparer

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.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

riddress		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

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:

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.

Case 10-34392-KCF Doc 1 Filed 08/09/10 Entered 08/09/10 12:24:30 Desc Main Document Page 7 of 8 United States Bankruptcy Court District of New Jersey

IN RE:		Case No.
Welfare Cossack D.P.'s Association,	Inc.	Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR MA	TRIX
The above named debtor(s) hereby v	erify(ies) that the attached matrix listing credi	tors is true to the best of my(our) knowledge.
Date: August 9, 2010	Signature: /s/ Sam Badashov	
	Sam Badashov, President	Debtor
Date:	Signature:	

Joint Debtor, if any

Charles Schwatrz PO Box 416 Massapequa Park, NY 11762-0416

Howell Township Tax Collector PO Box 580 Howell, NJ 07731-0580

State Of NJ - Dept Of Community Affairs PO Box 809 Trenton, NJ 08625-0809

Zucker Goldberg & Ackerman PO Box 1024 Mountainside, NJ 07092-0024