#### Case 12-25799-RG

Doc 1

Filed 06/21/12

Entered 06/21/12 12:52:15 Desc Main

Page 1 of 32 Document United States Bankruptcy Court

**District of New Jersey** 

IN RE: Case No. VNSD, Inc. Chapter 11 Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept ......\$\_ Prior to the filing of this statement I have received \$ Balance Due \$\_ The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: b. c. d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. June 21, 2012 /s/ Robert L. Sweeney, Esq. Date Robert L. Sweeney, Esq. RS -1174 Robert L. Sweeney, Esq. 141 Main Street

> Hackensack, NJ 07601 rsweeneylaw@aol.com

#### 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, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

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

Page 2

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, \$46 administrative fee: Total fee \$281)

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, \$46 administrative fee: Total fee \$1046)

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, \$46 administrative fee: Total fee \$246)

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 <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

 $_{\mathrm{B201B}}$  (Form 2) See (12-25799-RG

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**District of New Jersey** 

IN RE:	Case No
VNSD, Inc.	Chapter 11
Debtor(s)	

CERTIFICATION OF NO UNDER § 342(b) OF	TICE TO CONSUMER D THE BANKRUPTCY CO	* *
Certificate of [Non-Attor	ney] Bankruptcy Petition	Preparer
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certif	y that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Prepare 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 the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X		
Certific	cate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and reactions and reactions are the second of the second o	d the attached notice, as requir	ed by § 342(b) of the Bankruptcy Code.
VNSD, Inc.	X /s/	6/21/2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x	
	Signature of Joint De	ebtor (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.

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\$50,001 to \$100,001 to \$500,001 to

\$1 million

\$1 million

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$500,000

\$500,000

\$50,000 \$100,000

Estimated Liabilities

\$50,000 \$100,000

\$0 to

\$1,000,001 to \$10,000,001

\$10 million

\$10 million

 $\sqrt{\phantom{a}}$ 

\$50,000,001 to

to \$50 million \$100 million

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\$500,000,001

More than

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\$500,000,001 More than

Case 12-25799-RG B1 (Official Form 1) (12/11) Doc 1 Document Page 5 of 32 **United States Bankruptcy Court** Voluntary Petition **District of New Jersey** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): VNSD. Inc. All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 20-3585856 (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 218 N. Washington Avenue Bergenfield, NJ **ZIPCODE 07621** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Bergen Mailing Address of Debtor (if different from street 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): 218 N. Washington Avenue, Bergenfield, NJ **ZIPCODE 07621** Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 ☐ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding ✓ Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Chapter 13 Partnership Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank **Nature of Debts ✓** Other (Check one box.) Chapter 15 Debtor Debts are primarily Debts are primarily consumer Country of debtor's center of main interests: Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Each country in which a foreign proceeding by, Debtor is a tax-exempt organization under individual primarily for a regarding, or against debtor is pending: Title 26 of the United States Code (the personal, family, or house-Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: ▼ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals Check if: only). Must attach signed application for the court's Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's A plan is being filed with this petition consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\checkmark$ 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\overline{\mathbf{V}}$ 

Where Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore 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 A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12, or 13 of ti explained the relief available up	Exhibit B  If debtor is an individual rimarily consumer debts.)  Inamed in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have need the such chapter. I further certify the notice required by 11 U.S.C. § 342(b)
	Signature of Attorney for Debtor(s)	Date
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, expected in the petition is filed, expected in the petition is attached and material files.  Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ach a separate Exhibit D.)
Information Regardin	ng the Debtor - Venue pplicable box.) of business, or principal assets in the 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 principal assets.	this District. in the United States in this District, roceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	olicable boxes.)	
(Name of landlord the	at obtained judgment)	
(Address o	of landlord)	

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)).

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Name of Debtor(s):

VNSD, Inc.

Case Number:

Case Number:

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

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Date Filed:

Date Filed:

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filing of the petition.

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

**Voluntary Petition** 

Location

Location

Where Filed: None

Doc 1

Document

Case 12-25799-RG Doc 1 B1 (Official Form 1) (12/11) Page 3 Document Page 7 of 32 Name of Debtor(s): **Voluntary Petition** VNSD, Inc. (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer debts in a foreign proceeding, and that I am authorized to file this petition. and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Foreign Representative Signature of Debtor Χ Printed Name of Foreign Representative Signature of Joint Debtor Telephone Number (If not represented by attorney) Date Signature of Attorney\* **Signature of Non-Attorney Petition Preparer** I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ Robert L. Sweeney, Esq. preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) 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), Robert L. Sweeney, Esq. RS -1174 110(h) and 342(b); and 3) if rules or guidelines have been promulgated Robert L. Sweeney, Esq. pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services 141 Main Street chargeable by bankruptcy petition preparers, I have given the debtor Hackensack, NJ 07601 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. rsweeneylaw@aol.com Printed Name and title, if any, of Bankruptcy Petition Preparer 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.) June 21, 2012 Address \*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 Signature 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, Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or X /s/ Peter Darakjian assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual not an individual:

Peter Darakjian

Printed Name of Authorized Individual

Title of Authorized Individual

June 21, 2012

Date

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.

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IN RE:		Case No.
VNSD, Inc.		Chapter 11
	Debtor(s)	1

#### 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) 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)
Valley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601		Judgment		948,138.56
Sunoco Inc. C/O Marshall, Dennehey, Warner, Coleman 425 Eagle Rock Avenue, Suite 302 Roseland, NJ 07068		Bank Ioan		332,826.20
Nobar Markosian C/O Parsekian & Solomon, PC 140 Main Street Hackensack, NJ 07601		Judgment		58,604.17
Chase P.O. Box 33035 Louisville, KY 40232-9891		Bank loan		24,999.00
Small Business Administration 801 Tom Martin Drive Suite 120 Birmingham, AL 35211		Bank loan		24,993.07
US Small Business Admin 801 T. Martin Drive #120 Birmingham, AL 35211		Bank loan		24,906.95
IRS Cincinnati, OH 45999-0025				17,561.00
Borough Of Bergenfield Tax Collector 198 N. Washington Avenue Bergenfield, NJ 07628		Bank loan		9,978.88
Isaac Monadi 520 Elm Street Kearny, NJ 07032		Bank loan		9,000.00
Granite Telecommunications 100 Newport Avenue Ext. Quincy, MA 02171		Bank loan		3,613.07
New Jersey Casualty Insurance C/O James Mesler/Blance Vilade, Gerard K 301 Sullivan Way W. Trenton, NJ 08628		Trade debt		2,924.00
New Jersey Casualty Insurance Company 301 Sullivan Way West Trenton, NJ 08628		Bank loan		2,924.00
NJ Division Of Taxation Judgment Section A P.O. Box 245 Trenton, NJ 08695		Bank Ioan		327.00

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**New Jersey Division Of Taxation** Revenue Processing Ctr/Corp Business Tax P.O. Box 257 Trenton, NJ 08646

Trade debt

326.67

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

, <u>.</u>	0	the corporation][or a member or an authorized agent of the partnership] named as the debtor ead the foregoing list and that it is true and correct to the best of my information and belief.
Date: June 21, 2012	Signature:	/s/ Peter Darakjian
		Peter Darakjian,  (Print Name and Title)

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Desc Main

**District of New Jersey** 

IN RE:		Case No.
VNSD, Inc.		Chapter 11
	Debtor(s)	

#### 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 also must 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 (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,500,000.00		
B - Personal Property	Yes	3	\$ 0.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 1,098,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 1,461,122.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No				\$
J - Current Expenditures of Individual Debtor(s)	No				\$
	TOTAL	12	\$ 1,500,000.00	\$ 2,559,122.57	

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IN RE VNSD, Inc.			3	Case No.		

Debtor(s)

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

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
218 N. Washington Avenue, Bergenfield, NJ			1,500,000.00	1,489,430.37

TOTAL

1,500,000.00

(If known)

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bob (official Form ob) (12/07)		Document P	age 12 of 32		
IN DE VAISD Inc			9	Coco No	

Debtor(s)

(If known)

#### **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 the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor 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 O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
<ol> <li>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.</li> </ol>	X			
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
<ol> <li>Household goods and furnishings, include audio, video, and computer equipment.</li> </ol>	X			
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
<ol> <li>Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issue.	X			
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.	X			
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

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Debtor(s)

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

				1	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
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.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY  B  DESCRIPTION AND LOCATION OF PROPERTY  B  SS. Other personal property of any kind not already listed. Remize.  X			TO	ΓAL	0.00
TYPE OF PROPERTY  O DESCRIPTION AND LOCATION OF PROPERTY E  CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	35. Other personal property of any kind not already listed. Itemize.	X		н	
1 1	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	SBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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(If known)

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	Debtor(s)		(If known)								
SCHEDU	LE C - PROPERTY CLAIMED AS EXE	MPT									
Debtor elects the exemptions to which debtor is entitled under:  Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)											
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS								
Not Applicable											

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s)

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1310	Х		1st mortgage - subject of foreclosure				1,098,000.00	
Vallley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601			value \$ 1,500,000.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th	is p	_	e)	\$ 1,098,000.00	\$
			(Use only on la		Tota page		\$ 1,098,000.00 (Report also on	\$ (If applicable, report

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

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	De	ebtor(s)			(If known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed

	nis 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 lastical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d 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 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)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 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 \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0459</b>							
Borough Of Bergenfield Fax Collector I98 N. Washington Avenue Bergenfield, NJ 07628							9,978.88
ACCOUNT NO. 1001						П	
Chase P.O. Box 33035 Louisville, KY 40232-9891							24,999.00
ACCOUNT NO. <b>0256</b>				П		П	
Granite Telecommunications 100 Newport Avenue Ext. Quincy, MA 02171	-						3,613.07
ACCOUNT NO.	Х		2007			П	
RS Cincinnati, OH 45999-0025							
							17,561.00
2 continuation sheets attached			(Total of th	Subi			\$ 56,151.95
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tica	n al	\$

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IN RE VNSD, Inc.

Debtor(s)

\_ Case No. \_

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

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Lien	T		Holder of real property tax lien			H	
Isaac Monadi 520 Elm Street Kearny, NJ 07032							9,000.00
ACCOUNT NO. iver			receiver appointed for mortgagor			H	0,000.00
Marshall & Moran Of NJ, LLC One Madison Avenue Morristown, NJ 07960							unknown
ACCOUNT NO. <b>7511</b>						H	unknown
New Jersey Casualty Insurance C/O James Mesler/Blance Vilade, Gerard K 301 Sullivan Way W. Trenton, NJ 08628							2,924.00
ACCOUNT NO. 9703							_,000
New Jersey Casualty Insurance Company 301 Sullivan Way West Trenton, NJ 08628							0.004.00
ACCOUNT NO. 4263						H	2,924.00
New Jersey Division Of Taxation Revenue Processing Ctr/Corp Business Tax P.O. Box 257 Trenton, NJ 08646							
ACCOUNT NO. <b>5310</b>			Claim for damages re alleged storage tank leaks			X	326.67
New Jersey Muncipal Environmenta Risk MF As Subrogee Of Boro Of Bergenfield C/O King And Petraca 51 Gilbralter Drive Morris Plains, NJ 07950			oranii for daniages te anegea storage tarik teaks			^	
ACCOUNT NO. 5859				Н		$\dashv$	unknown
NJ Division Of Taxation Judgment Section A P.O. Box 245 Trenton, NJ 08695							
·						Ц	327.00
Sheet no. $\underline{}$ of $\underline{}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p		- 1	\$ 15,501.67
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	tica	n al	\$

IN RE VNSD, Inc.

Debtor(s)

\_ Case No. \_ (If known)

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

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0409</b>	Х		Judgment	T		H	
Nobar Markosian C/O Parsekian & Solomon, PC 140 Main Street Hackensack, NJ 07601							58,604.17
ACCOUNT NO. <b>5310</b>			cross claims			Х	
Shell Oil Co./Motiva Enterprises, LLC C/O Sheila Woolson Esq. 1 Gateway Center Newark,, NJ 07107-5003							unknown
ACCOUNT NO. <b>5003</b>				T			
Small Business Administration 801 Tom Martin Drive Suite 120 Birmingham, AL 35211							24,993.07
ACCOUNT NO. <b>5310</b>			cross claims			х	24,993.07
Sunoco Inc (R& M) C/O Archer & Greiner One Centenial Sq PO Box 3000 Haddonfield, NJ, NJ 08033							unknown
ACCOUNT NO.				H			
Sunoco Inc. C/O Marshall, Dennehey, Warner, Coleman 425 Eagle Rock Avenue, Suite 302 Roseland, NJ 07068							332,826.20
ACCOUNT NO. <b>5004</b>	Х		loan	$\vdash$		H	002,020.20
US Small Business Admin 801 T. Martin Drive #120 Birmingham, AL 35211							24,906.95
ACCOUNT NO. 8209	Х		Action on note			H	24,500.95
Valley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601							948,138.56
Sheet no. 2 of 2 continuation sheets attached to			<u>l</u>	L Sub	tota	al	0-10,100.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	nis p T	age Tota	e) al	\$ 1,389,468.95
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$ 1,461,122.57

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY
STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. OF OTHER PARTIES TO LEASE OR CONTRACT Sunoco Inc (R& M) Dealer supply Francise Agreement and Right of first Refusal C/O Marshall Denehy 425 Eagle Rock Rd Sutie 302 Roseland, NJ 07068

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jack Darakjian	IRS Cincinnati, OH 45999-0025
Nobar Darakjian	Nobar Markosian C/O Parsekian & Solomon, PC 140 Main Street Hackensack, NJ 07601
Siran Darakjian	US Small Business Admin 801 T. Martin Drive #120 Birmingham, AL 35211
Siran Darakjian	IRS Cincinnati, OH 45999-0025
Siran Darakjian	Vallley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601
Siran Darakjian	Valley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601
Vartan Darakjian	IRS Cincinnati, OH 45999-0025
/artan Darakjian	Valley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601
/artan Darakjian	Nobar Markosian C/O Parsekian & Solomon, PC 140 Main Street Hackensack, NJ 07601
Vartan Darkjan	US Small Business Admin 801 T. Martin Drive #120 Birmingham, AL 35211
Vartan Darkjian	Vallley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601

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IN RE VNSD, Inc.

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Debtor(s)

Case No. \_

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I true and correct to the best of my knowl	have read the foregoing summary and schedules, consisting of sheets, and that they are edge, information, and belief.
Date:	Signature:
Dur	
Date:	Signature:
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines l	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), nave been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting section.
Printed or Typed Name and Title, if any, of Bankru If the bankruptcy petition preparer is not at responsible person, or partner who signs the	n individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all oth is not an individual:	ner individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared
If more than one person prepared this docum	nent, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to c imprisonment or both. 11 U.S.C. § 110; 18	omply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of $U.S.C.\ \S\ 156.$
DECLARATION UNDER F	ENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) named as d	ebtor in this case, declare under penalty of perjury that I have read the foregoing summary and is (total shown on summary page plus 1), and that they are true and correct to the best of my
Date: <b>June 21, 2012</b>	Signature: /s/ Peter Darakjian
	Peter Darakjian  (Print or type name of individual signing on behalf of debtor)

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

 $_{B7}$  (Official Case)  $12\overline{125799}$ -RG

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Document Page 24 of 32 United States Bankruptcy Court

**District of New Jersey** 

IN RE:		Case No.
VNSD, Inc.		Chapter 11
·	Debtor(s)	•

#### 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

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.)

#### 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, 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.)

#### 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 credit 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.)

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 \$5,850.\* 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.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year 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.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Chancery Bergen

Valley National v. Vnsd, Inc F-1113-10

**Foreclosure** 

**Pending Foreclosure** 

NJ Municipal Environ et als v VNSD; L-8353-10

claim for damages

**Superior Court - Bergen** 

**Pending** 

Markosian v. Vnsd:

damages

Bergen

**Judament** 

b. 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.)

#### 5. Repossessions, foreclosures and returns

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.)

#### 6. Assignments and receiverships

a. 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 joint petition is not filed.)

b. 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.)

#### 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.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 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.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

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#### 10. Other transfers

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.)

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.

#### 11. Closed financial accounts

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 or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None 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.)

#### 13. Setoffs

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.)

#### 14. Property held for another person

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

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within 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.

#### 16. Spouses and Former Spouses

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.

#### 17. Environmental Information

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 218 N. Washington Ave Bergenfield, NJ 07621

NAME AND ADDRESS OF GOVERNMENTAL UNIT

**NBWCC** 7 Ridgedale Ave DATE OF NOTICE 4/30/10

ENVIRONMENTAL LAW

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Cedar Knolls, NJ

NJ Municipal Environmental Risk MF C/O - Boro Of Bergenfield NJ 215 N. Washington Ave Bergenfield, NJ 07621

 $\checkmark$ 

b. 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.

c. 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 that is or was a party to the proceeding, and the docket number.

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

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, partner in a partnership, sole proprietor, 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 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 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 six years immediately preceding the commencement of this case.

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.

 $\checkmark$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent 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 in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Ashford Abbacy, CPA 2160 N. Central Rd. #309 Fort Lee, NJ 07024 Ph 201-947-3402

DATES SERVICES RENDERED current accountant

Jorge Paneque

**Prior Accountant** 

Union City, NJ, ph 201 867-8878

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account  $\checkmark$ and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.  $\checkmark$ 

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.  $\checkmark$ 

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20. I	nventories				3	
None	a. List the dates of the last two dollar amount and basis of each			ty, the na	me of the person who supervised the takin	g of each inventory, and the
None	b. List the name and address of	the person	having possession of	the reco	rds of each of the two inventories reported	in a., above.
21. 0	Current Partners, Officers, Dire	ctors and S	Shareholders			
None	a. If the debtor is a partnership,	list the nat	ture and percentage of	f partners	hip interest of each member of the partners	ship.
None	b. If the debtor is a corporation, or holds 5 percent or more of the				oration, and each stockholder who directly ration.	or indirectly owns, controls,
	IE AND ADDRESS an Darakjian		TITLE		NATURE AND PERCEN' OF STOCK OWNERSHIE <b>25% shareholder</b>	
Sira	n Darakjian				25% Shareholder	
Jack	. Darakjian				25% shareholder	
Pete	r Darakjian				25% Shareholder/COO	
22. F	ormer partners, officers, direct	ors and sh	nareholders			
None	a. If the debtor is a partnership, of this case.	list each me	ember who withdrew f	from the	partnership within <b>one year</b> immediately p	receding the commencement
None	b. If the debtor is a corporation preceding the commencement of			hose rela	tionship with the corporation terminated w	rithin <b>one year</b> immediately
23. V	Vithdrawals from a partnership	or distrib	outions by a corporati	ion		
None					tions credited or given to an insider, includir isite during <b>one year</b> immediately preceding	
24. T	ax Consolidation Group					
None					tion number of the parent corporation of an rears immediately preceding the commence	
25. P	ension Funds.					
None					ication number of any pension fund to whic liately preceding the commencement of the	
[If co	ompleted on behalf of a partn	ership or o	corporation]			
	clare under penalty of perjury the to and that they are true and c				n the foregoing statement of financial a nformation, and belief.	ffairs and any attachments
Date	: <u>June 21, 2012</u>	Siş	gnature: /s/ Peter Da	arakjiai	1	
			Peter Dara	ıkjian,		
						Print Name and Title
	[An individ	ual cianin	a on bobalf of a nort	tnorchin	or corporation must indicate position	or relationship to debtor l

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**0** continuation pages attached

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IN RE:

VNSD, Inc.

Chapter 11

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: June 21, 2012

Signature: /s/Peter Darakjian
Peter Darakjian,

Debtor

Joint Debtor, if any

Borough Of Bergenfield Tax Collector 198 N. Washington Avenue Bergenfield, NJ 07628

Chase P.O. Box 33035 Louisville, KY 40232-9891

Granite Telecommunications 100 Newport Avenue Ext. Quincy, MA 02171

IRS Cincinnati, OH 45999-0025

Isaac Monadi 520 Elm Street Kearny, NJ 07032

Marshall & Moran Of NJ, LLC One Madison Avenue Morristown, NJ 07960

New Jersey Casualty Insurance C/O James Mesler/Blance Vilade, Gerard K 301 Sullivan Way W. Trenton, NJ 08628

New Jersey Casualty Insurance Company 301 Sullivan Way West Trenton, NJ 08628

New Jersey Division Of Taxation Revenue Processing Ctr/Corp Business Tax P.O. Box 257 Trenton, NJ 08646

New Jersey Muncipal Environmenta Risk MF As Subrogee Of Boro Of Bergenfield C/O King And Petraca 51 Gilbralter Drive Morris Plains, NJ 07950

NJ Division Of Taxation Judgment Section A P.O. Box 245 Trenton, NJ 08695

Nobar Markosian C/O Parsekian & Solomon, PC 140 Main Street Hackensack, NJ 07601

Shell Oil Co./Motiva Enterprises, LLC C/O Sheila Woolson Esq. 1 Gateway Center Newark,, NJ 07107-5003

Small Business Administration 801 Tom Martin Drive Suite 120 Birmingham, AL 35211

Sunoco Inc (R& M) C/O Archer & Greiner One Centenial Sq PO Box 3000 Haddonfield, NJ, NJ 08033 Sunoco Inc (R& M) C/O Marshall Denehy 425 Eagle Rock Rd Sutie 302 Roseland, NJ 07068

Sunoco Inc. C/O Marshall, Dennehey, Warner, Coleman 425 Eagle Rock Avenue, Suite 302 Roseland, NJ 07068

US Small Business Admin 801 T. Martin Drive #120 Birmingham, AL 35211

Valley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601

Vallley National Bank C/O Jones & Jones 45 Essex Street Hackensack, NJ 07601