

B1 (Official Form 1)(12/11)

United States Bankruptcy Court District of New Jersey		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): D.G. Investments, Inc. d/b/a Vivo Resorante		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) 75-3062427		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. and Street, City, and State): 316 Valley Brook Avenue Lyndhurst, NJ <div style="text-align: right;">ZIP Code 07071</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Bergen		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> 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 <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): D.G. Investments, Inc. d/b/a Vivo Resorante</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: Waterman Properties, LLC	Case Number: 13-10529	Date Filed: 1/10/13
District: Newark	Relationship: Affiliated Entity	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, 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 attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address 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 filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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

Name of Debtor(s):
D.G. Investments, Inc. d/b/a Vivo Resorante

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 States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

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.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Ilissa Churgin Hook, Esquire
Signature of Attorney for Debtor(s)

Ilissa Churgin Hook, Esquire IC-6531
Printed Name of Attorney for Debtor(s)

Hook & Fatovich, LLC
Firm Name

1430 Route 23 North
Wayne, NJ 07470-5826

Address

ihook@hookandfatovich.com; mfatovich@hookandfatovich.com
(973) 686-3800 Fax: (973) 686-3801

Telephone Number

January 10, 2013
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 Non-Attorney Bankruptcy 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); and, (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

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.)

Address

X _____
Date

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.

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/ Louis Paolino
Signature of Authorized Individual

Louis Paolino
Printed Name of Authorized Individual

President
Title of Authorized Individual

January 10, 2013
Date

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of New Jersey**

In re D.G. Investments, Inc. d/b/a Vivo Resorante Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Ambrosio & Tomczak Attn.: John T. Ambrosio, Esquire 8 Hillside Avenue Ste 103 Montclair, NJ 07042	Ambrosio & Tomczak Attn.: John T. Ambrosio, Esquire 8 Hillside Avenue Montclair, NJ 07042	Legal services		Unknown
Bank of America PO Box 15710 Wilmington, DE 19850	Bank of America PO Box 15710 Wilmington, DE 19850	Credit Card		24,105.73
Bank of America PO Box 15019 Wilmington, DE 19850	Bank of America PO Box 15019 Wilmington, DE 19850	Credit Card		10,915.00
Cach of NJ, LLC Philip A. Kahn, Esquire C/o Fein, Such, Kahn & Shepard, PC 7 Century Drive Parsippany, NJ 07054	Cach of NJ, LLC Philip A. Kahn, Esquire C/o Fein, Such, Kahn & Shepard, PC Parsippany, NJ 07054	Judgment DC-014670-12		10,987.89
Citicards P.O. Box 182564 Columbus, OH 43218-2564	Citicards P.O. Box 182564 Columbus, OH 43218-2564	Credit Card		7,059.46
D.J. Ardore, Inc. P.O. Box 188 Mountain Lakes, NJ 07046	D.J. Ardore, Inc. P.O. Box 188 Mountain Lakes, NJ 07046	Goods		1,606.25
Discover Bsn P.O. Box 6103 Carol Stream, IL 60197-6103	Discover Bsn P.O. Box 6103 Carol Stream, IL 60197-6103	Credit Card		3,566.71
Donohue's Wholesale Seafood 532 6th Avenue Lyndhurst, NJ 07071	Donohue's Wholesale Seafood 532 6th Avenue Lyndhurst, NJ 07071	Goods		4,358.00
First Equity Bankcard Svc P.O. Box 4477 Beaverton, OR 97076-4477	First Equity Bankcard Svc P.O. Box 4477 Beaverton, OR 97076-4477	Credit Card		9,679.18
First Insurance Funding P.O. Box 66468 Chicago, IL 60666-0468	First Insurance Funding P.O. Box 66468 Chicago, IL 60666-0468	Business and Property Insurance Premium		550.20

B4 (Official Form 4) (12/07) - Cont.

In re D.G. Investments, Inc. d/b/a Vivo Resorante

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Kingsland Meat Distributors, Inc. 204-211 Stuyvesant Avenue Lyndhurst, NJ 07071	Kingsland Meat Distributors, Inc. 204-211 Stuyvesant Avenue Lyndhurst, NJ 07071	Goods		4,387.70
PSE&G Co. PO Box14444 New Brunswick, NJ 08906	PSE&G Co. PO Box14444 New Brunswick, NJ 08906	Utilities		1,949.61
PSE&G Co. PO Box14444 New Brunswick, NJ 08906	PSE&G Co. PO Box14444 New Brunswick, NJ 08906	Utilities		6,513.96
Rewards Network Room 200 2 North Riverside Plaza Chicago, IL 60606	Rewards Network Room 200 2 North Riverside Plaza Chicago, IL 60606	Credit card		1,514.00
RSB P.O. Box 42010 Providence, RI 02940-2010	RSB P.O. Box 42010 Providence, RI 02940-2010	Credit Card		6,912.32
State of New Jersey Dept of Community Affairs Div of Fire Safety P.O. Box 809 Trenton, NJ 08625-0809	State of New Jersey Dept of Community Affairs Div of Fire Safety Trenton, NJ 08625-0809			994.00
State of New Jersey Division of Taxation Division of Taxation - Bankruptcy Unit 50 Barrack Street, CN-245 Trenton, NJ 08646	State of New Jersey Division of Taxation Division of Taxation - Bankruptcy Unit 50 Barrack Street, CN-245 Trenton, NJ 08646			4,909.78
Wells Fargo Bank PO Box 6426 Carol Stream, IL 60197-6426	Wells Fargo Bank PO Box 6426 Carol Stream, IL 60197-6426	Credit Card		21,388.57
Wells Fargo Bank N.A. PO Box 6426 Carol Stream, IL 60197-6426	Wells Fargo Bank N.A. PO Box 6426 Carol Stream, IL 60197-6426	Credit Card		12,277.00
Yankee Linen Co. 63 Second Avenue Paterson, NJ 07514	Yankee Linen Co. 63 Second Avenue Paterson, NJ 07514	Goods		1,588.00

B4 (Official Form 4) (12/07) - Cont.

In re D.G. Investments, Inc. d/b/a Vivo Resorante
Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

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

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date January 10, 2013

Signature /s/ Louis Paolino
Louis Paolino
President

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

Ambrosio & Tomczak
Attn.: John T. Ambrosio, Esquire
8 Hillside Avenue
Ste 103
Montclair, NJ 07042

Bank of America
PO Box 15710
Wilmington, DE 19850

Bank of America
PO Box 15019
Wilmington, DE 19850

BCP Holdings (USA), Inc.
C/o Newman & Simpson, LLP
32 Mercer Street
Hackensack, NJ 07601

Cach of NJ, LLC
Philip A. Kahn, Esquire
C/o Fein, Such, Kahn & Shepard, PC
7 Century Drive
Parsippany, NJ 07054

Citicards
P.O. Box 182564
Columbus, OH 43218-2564

CST CPAs
Attn.: Carl Specht, CPA
110 B Meadowlands Parkway
Secaucus, NJ 07094

D.J. Ardore, Inc.
P.O. Box 188
Mountain Lakes, NJ 07046

Discover Bsn
P.O. Box 6103
Carol Stream, IL 60197-6103

Donohue's Wholesale Seafood
532 6th Avenue
Lyndhurst, NJ 07071

First Equity Bankcard Svc
P.O. Box 4477
Beaverton, OR 97076-4477

First Insurance Funding
P.O. Box 66468
Chicago, IL 60666-0468

Genesis Capital Enterprises, LLC
4500 Biscayne Blvd
Ste 310
Miami, FL 33137

Internal Revenue Service
Centralized Insolvency Operation
2970 Market Street
PO Box 7346
Philadelphia, PA 19101-7346

Investors Bank
101 JFK Parkway
Short Hills, NJ 07078

Kingsland Meat Distributors, Inc.
204-211 Stuyvesant Avenue
Lyndhurst, NJ 07071

Louis and Geri Paolino
90 Donato Drive
Little Falls, NJ 07424

Louis Paolino
90 Donato Drive
Little Falls, NJ 07424

PSE&G Co.
PO Box 14444
New Brunswick, NJ 08906

Rewards Network
Room 200
2 North Riverside Plaza
Chicago, IL 60606

RSB
P.O. Box 42010
Providence, RI 02940-2010

State of New Jersey
Dept of Community Affairs
Div of Fire Safety
P.O. Box 809
Trenton, NJ 08625-0809

State of New Jersey - Sales & Use Tax
PO Box 999
Trenton, NJ 08646

State of New Jersey Division of Taxation
Division of Taxation - Bankruptcy Unit
50 Barrack Street, CN-245
Trenton, NJ 08646

State of New Jersey Division of Taxation
Division of Taxation - Fairlaw Invest. C
22-08 Route 208 South
Fair Lawn, NJ 07410

Waterman Properties, LLC
312-318 Valley Brook Avenue
Lyndhurst, NJ 07071

Waterman Properties, LLC
90 Donato Drive
Little Falls, NJ 07424

Wells Fargo Bank
PO Box 6426
Carol Stream, IL 60197-6426

Wells Fargo Bank N.A.
PO Box 6426
Carol Stream, IL 60197-6426

Yankee Linen Co.
63 Second Avenue
Paterson, NJ 07514

**United States Bankruptcy Court
District of New Jersey**

In re **D.G. Investments, Inc. d/b/a Vivo Resorante**

Debtor(s)

Case No. _____

Chapter **11**

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **D.G. Investments, Inc. d/b/a Vivo Resorante** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

None [*Check if applicable*]

January 10, 2013

Date

/s/ Ilissa Churgin Hook, Esquire

Ilissa Churgin Hook, Esquire IC-6531

Signature of Attorney or Litigant

Counsel for **D.G. Investments, Inc. d/b/a Vivo Resorante**

Hook & Fatovich, LLC

1430 Route 23 North

Wayne, NJ 07470-5826

(973) 686-3800 Fax:(973) 686-3801

ihook@hookandfatovich.com; mfatovich@hookandfatovich.com