#### Case 14-16451-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main B1 (Official Form 1) (04/13)

BI (Official Form I) (04/13) Document Page 1 of 28										
	United States Bankruptcy Court District of New Jersey Voluntary Petition									
Name of Debtor (if individual, enter Last, First, Mi Foremost Development & Constructio			Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other Names used by the Debtor in the last 8 ye (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 (if more than one, state all): <b>26-0009239</b>	I.D. (ITIN) /C	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State 302 West State Street Trenton, NJ	& Zip Code):		Street Add	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):						
Trenton, No	ZIPCODE	08618					Z	ZIPCODE		
County of Residence or of the Principal Place of Bu Mercer			County of	Residenc	e or of th	ne Principal Pla	ce of Busin	ess:		
Mailing Address of Debtor (if different from street	address)		Mailing A	ddress of	Joint De	btor (if differer	nt from stree	et address):		
	ZIPCODE						Z	ZIPCODE		
Location of Principal Assets of Business Debtor (if <b>302 West State Street, Trenton, NJ</b>	different from	street address	s above):							
					1			ZIPCODE <b>08618</b>		
<b>Type of Debtor</b> (Form of Organization)			of Business one box.)					C <b>ode Under Which</b> Check <b>one</b> box.)		
(Check <b>one</b> box.)	Health	Care Busine	<i>,</i>			apter 7		ter 15 Petition for		
Individual (includes Joint Debtors)	Single	Asset Real E	state as defined	in 11	Ch Ch	apter 9	Reco	gnition of a Foreign		
See Exhibit D on page 2 of this form.		. § 101(51B)				apter 11		Proceeding		
Corporation (includes LLC and LLP)	Railro			Chapter 12 Chapter 15 Petition for Chapter 13 Recognition of a Foreign						
Other (If debtor is not one of the above entities,		odity Broker		Nonmain Proceeding						
check this box and state type of entity below.)		ng Bank		Nature of Debts						
Chapter 15 Debtor	_ Other			(Check one box.)						
Country of debtor's center of main interests:						bts are primaril ts, defined in 1		Debts are primarily business debts.		
		(Check box, if applicable.)			§ 101(8) as "incurred by an					
Each country in which a foreign proceeding by, regarding, or against debtor is pending:			npt organization			individual primarily for a				
			of the United States Code (the Revenue Code). personal, family, or house-hold purpose."							
<b>Filing Fee</b> (Check one box)						ter 11 Debtors				
Full Filing Fee attached		Check of	ne box:		•					
			or is a small busi							
Filing Fee to be paid in installments (Applicable		Check if	or is not a small l	business c	lebtor as	defined in 11 U	J.S.C. § 10.	I(51D).		
only). Must attach signed application for the cou consideration certifying that the debtor is unable				ontingent li	anidated a	lebts (excluding a	lebts owed to	insiders or affiliates) are less		
except in installments. Rule 1006(b). See Officia	1 2	than \$	2,490,925 (amount	t subject to	adjustme	nt on 4/01/16 and				
Filing Fee waiver requested (Applicable to chapt	er 7 individual		ll applicable bo							
only). Must attach signed application for the cou			n is being filed v		etition					
consideration. See Official Form 3B.		Accej	ptances of the pla	an were so	olicited p	prepetition from	one or mor	e classes of creditors, in		
		accor	dance with 11 U	.S.C. § 11	l26(b).					
Statistical/Administrative Information				uid, there	will be no	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
distribution to unsecured creditors. Estimated Number of Creditors								-		
		]								
1-49 50-99 100-199 200-999 1,0	.001-	10,001-	25,001-		50,001-	Over				
· · · · · · · · · · · · · · · · · · ·	000 10	0,000	25,000	50,000		100,000	100,000	4		
Estimated Assets	F	7				П				
↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	.000.001 to \$		\$50,000,001 to	\$100,00	0.001	\$500,000,001	More than			
			\$100 million	to \$500		to \$1 billion	\$1 billion			
Estimated Liabilities										
	000.001.60		\$50,000,001 to	¢100.00	0.001	\$500,000,001	L More the			
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 \$1 million \$1			\$50,000,001 to \$100 million			\$500,000,001 to \$1 billion	\$1 billion			

Case 14-16451-CMG Doc 1 Filed 04/02/2 B1 (Official Form 1) (04/13) Document	14 Entered 04/02/14 1 Page 2 of 28	L2:20:47 Desc Main Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Foremost Development & C	onstruction LLC
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: <b>None</b>	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	re 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.)	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	<b>chibit B</b> if debtor is an individual imarily consumer debts.) mamed in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ✓ No Exhi (To be completed by every individual debtor. If a joint petition is filed, ea ☐ Exhibit D completed and signed by the debtor is attached and ma	<b>bit D</b> ach spouse must complete and attac	
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached		
<ul> <li>Information Regardin (Check any ap Preceding the date of this petition or for a longer part of such 180</li> <li>□ There is a bankruptcy case concerning debtor's affiliate, general p Debtor is a debtor in a foreign proceeding and has its principal place of or has no principal place of business or assets in the United States b in this District, or the interests of the parties will be served in regarding</li> </ul>	oplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in t ace of business or principal assets but is a defendant in an action or pro-	his District. in the United States in this District, pceeding [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	licable boxes.)	
(Name of landlord that	at obtained judgment)	
(Address o		
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	session, after the judgment for poss	session was entered, and
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	ring the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 14-16451-CMG Doc 1 Filed 04/02/ B1 (Official Form 1) (04/13) Document	14 Entered 04/02/14 12:20:47 Desc Main . Page 3 of 28 Page 3						
Voluntary Petition	Name of Debtor(s):						
( <i>This page must be completed and filed in every case</i> )	Foremost Development & Construction LLC						
	natures						
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative						
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief 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 <u>Signature of Debtor</u> Telephone Number (If not represented by attorney) Date	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 <b>one</b> 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 Date						
Signature of Attorney*	Signature of Non-Attorney Petition Preparer						
Signature of Attorney	I declare under penalty of perjury that: 1) I am a bankruptcy petition						
X /s/ Scott E. Kaplan, Esquire	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for						
Signature of Attorney for Debtor(s) Scott E. Kaplan, Esquire New Jersey Scott E. Kaplan 12 North Main Street Allentown, NJ 08501 (609) 259-1112 Fax: (609) 259-5600 scott@sekaplanlaw.com	compensation and have provided the debtor with a copy of this document for 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						
April 2, 2014	bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)						
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address						
Signature of Debtor (Corporation/Partnership)							
I declare under penalty of perjury that the information provided in this	X						
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature						
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.						
X /s/ Tony F. Mack Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:						
Tony F. Mack	If more than one person prepared this document, attach additional sheets						
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.						
Managing Member Title of Authorized Individual	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						
April 2, 2014	imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.						
Date							

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#### Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 4 of 28 United States Bankruptcy Court District of New Jersey

IN RE:

Case No.

Foremost Development & Construction LLC
Debtor(s)

Chapter 11

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
PSE&G P.O. Box 14444		Trade debt		7,000.00
New Brunswick, NJ 08906-4444				
Verizon P.O. Box 4833 Trenton, NJ 08650-4833		Trade debt		2,000.00
		Trade debt		1 100 00
ADT, LLC 29 Commerce Way Totowa, NJ 07512		Trade debt		1,100.00

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

I, [the president *or* other officer *or* an authorized agent of the corporation][*or* a member *or* an authorized agent of the partnership] 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: April 2, 2014

Signature: /s/ Tony F. Mack

Tony F. Mack, Managing Member

(Print Name and Title)

B6 Summary Official Form 6 Summary) (12/13) OC 1

### c 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 5 of 28 United States Bankruptcy Court District of New Jersey

# IN RE:

Case No. \_\_\_\_\_

#### Foremost Development & Construction LLC Debtor(s)

Chapter 11

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors 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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 175,000.00		
B - Personal Property	Yes	3	\$ 200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 93,621.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 10,100.00	
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	10	\$ 175,200.00	\$ 103,721.00	

# B6A (Official Form 6A) (12/07) - CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 6 of 28

IN RE Foremost Development & Construction LLC Debtor(s) Case No.

(If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether 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
302 West State Street, Trenton, New Jersey 08618	Fee Simple	HUSBA	EXEMPTION 175,000.00	93,621.00
	ТО	TAL	175,000.00	

# B6B (Office Form 6B) (12/07) 1-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 7 of 28

IN RE Foremost Development & Construction LLC

Case 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.	X			
	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.	x			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	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			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Foremost Development & Construction LLC

Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	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.		Fire insurance claim against property insurance carrier as a result of a fire at the property on or about February 1, 2014.		unknowr
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		1	
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		2 used desks, 2 chairs, laptop computer, printer monitor, copy machine		200.00
29.	Machinery, fixtures, equipment, and supplies used in business.	x			
30.	Inventory.	x			
	Animals.	x		1	
	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	X		1	
		X		1	

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(If known)

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

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
35. Other personal property of any kind not already listed. Itemize.	x		ш —	
not aneady instea. Itemize.				

TOTAL

Debtor(s)

Case No.

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IN RE Foremost Development & Construction LLC

Debtor(s)

Case No. \_\_\_\_

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

(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 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### B6D (Official Form 6D) (12/07) 1-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 11 of 28

IN RE Foremost Development & Construction LLC

Case No.

(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.

Debtor(s)

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.	X		4/8/2003 Mortgage secured by 302 West				93,621.00	
TD Bank, NA C/O Buchanan Ingersoll & Rooney, PC 700 Alexander Park, Suite 300 Princeton, NJ 08540-5347			State Street, Trenton, NJ 08618 VALUE \$ 175,000.00					
ACCOUNT NO.								
		ĺ	VALUE \$		l			
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otota		\$ 93,621.00	\$
			(Use only on la	,	Tota	al	\$ 93,621.00	

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

# B6E (Official Form tE) (14/13) 1-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 12 of 28

Debtor(s)

IN RE Foremost Development & Construction LLC

Case No. \_

(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 "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Cours.)

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 on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **Domestic Support Obligations**

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 12,475 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 \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### **Deposits by individuals**

Claims of individuals up to \$2,775\* 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 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**0** continuation sheets attached

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		Document	Pa	ge 13 of 28	

IN RE Foremost Development & Construction LLC

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Case No.

(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.

Debtor(s)

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.			Security services				
ADT, LLC 29 Commerce Way Totowa, NJ 07512							1,100.00
ACCOUNT NO.	+		Utility services		$\vdash$	$\vdash$	1,100.00
PSE&G P.O. Box 14444 New Brunswick, NJ 08906-4444							7,000.00
ACCOUNT NO.			Phone/internet services			H	,
Verizon P.O. Box 4833 Trenton, NJ 08650-4833							2,000.00
ACCOUNT NO.	_						2,000.00
		]	1	Sub	tota	al I	
<b>0</b> continuation sheets attached			(Total of th			t	\$ 10,100.00
			(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	als atis	tica	n al	\$ 10,100.00

# Beg (Official Form of) (12/07) 1-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 14 of 28

IN RE Foremost Development & Construction LLC

Debtor(s)

Case No.

#### (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
James Rolle, Esquire	Commercial lease for 1st floor office-\$700.00/month -currently damaged due to fire
D. Laverne Mack	Lease of apartment-currently damaged due to fire- \$700.00/month
Tony Mack	Lease of rear office/apatrment-\$700.00/month- currently damaged due to fire
Tony Mack	Property management contract for 29 Hampton Ave, Trenton, NJ

# B6H (Official Form 6H) (12/07) 1-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 15 of 28

IN RE Foremost Development & Construction LLC

Debtor(s)

Case No.

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by 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
Kara L Mack 938 Berkeley Ave Trenton, NJ 08618	TD Bank, NA C/O Buchanan Ingersoll & Rooney, PC 700 Alexander Park, Suite 300 Princeton, NJ 08540-5347
Tony F Mack 938 Berkeley Ave Trenton, NJ 08618	TD Bank, NA C/O Buchanan Ingersoll & Rooney, PC 700 Alexander Park, Suite 300 Princeton, NJ 08540-5347

B6 Declaration (6fficial Form 51 Declaration)	Document Pac	Entered 04/02/14 12:20: the 16 of 28	47 Desc Main
IN RE Foremost Development & Cons	struction LLC	Case No.	
	Debtor(s)		(If known)
DECLA	RATION CONCERNING	DEBTOR'S SCHEDULES	
DECLARATIO	N UNDER PENALTY OF PER	RJURY BY INDIVIDUAL DEBT	OR
I declare under penalty of perjury that I hat true and correct to the best of my knowled	e e .	<sup>7</sup> and schedules, consisting of	sheets, and that they are
Date:	Signature:		
	51511ataio.		Debtor
Date:	Signature:		
	·	[If joint o	(Joint Debtor, if any) case, both spouses must sign.]
DECLARATION AND SIGNATU	JRE OF NON-ATTORNEY BANK	KRUPTCY PETITION PREPARER (	See 11 U.S.C. § 110)

# 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

 Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
 Social Security No. (Required by 11 U.S.C. § 110.)

 If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Signature of Bankruptcy Petition Preparer

any fee from the debtor, as required by that section.

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 signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision 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.

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

#### I, the Managing Member

(the president or other officer or an authorized agent of the corporation or a

Date

member or an authorized agent of the partnership) of the **Foremost Development & Construction LLC** (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>11</u> sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 2, 2014

Signature: /s/ Tony F. Mack

Tony F. Mack

(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.]

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.

Address

B7 (Official Form 7) (04/13) 451-CMG

#### Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 17 of 28 United States Bankruptcy Court District of New Jersey

IN RE:

Case No.

Foremost Development & Construction LLC
Debtor(s)

Chapter 11

# 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 persons in control 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(2),(31).

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

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,

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

AMOUNT SOURCE 2,600.00 2013 Rent

#### 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.

None 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.)

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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 \$6,255.\* 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 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None *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

None 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 AND CASE NUMBER TD Bank, NA v. Foremost Development & Construction, LLC, et als; Dck No. MER-F-10676-12

NATURE OF PROCEEDING Foreclosure COURT OR AGENCY AND LOCATION NJ Superior Court, Mercer County Chancery Division STATUS OR DISPOSITION Judgment

None 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

None 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

None 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.)

None 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 the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Scott E. Kaplan, Esquire 12 N. Main Street, P.O. Box 157 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,700.00

# Allentown, NJ 08501

# 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None 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.)

TD Bank, NA	Business checking	\$0.00/2011
	AND AMOUNT OF FINAL BALANCE	
NAME AND ADDRESS OF INSTITUTION	DIGITS OF ACCOUNT NUMBER,	OR CLOSING
	TYPE OF ACCOUNT, LAST FOUR	AMOUNT AND DATE OF SALE

# 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

None 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

None List all property owned by another person that the debtor holds or controls.  $\checkmark$ 

#### 15. Prior address of debtor

None 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

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,
 Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### **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.



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.

#### Filed 04/02/14 Entered 04/02/14 12:20:47 Case 14-16451-CMG Doc 1 Desc Main Document Page 20 of 28

None 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  $\checkmark$ 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

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, 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.

		management	
Construction LLC		development &	
Foremost Development &	26-0009239	Property	2003 to present
NAME	(ITIN)/COMPLETE EIN ADDRESS	BUSINESS	ENDING DATES
	TAXPAYER-I.D. NO.	NATURE OF	BEGINNING AND
	INDIVIDUAL		
	SECURITY OR OTHER		
	OF SOCIAL-		
	LAST FOUR DIGITS		

None

 $\checkmark$ 

None 

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.

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

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the  $\checkmark$ keeping of books of account and records of the debtor.

None 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 None debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS **Tony F Mack** 938 Berkeley Ave Trenton, NJ 08618-0000

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

	Case 14-16451-CMG Doc 1	Filed 04/02/14 Enter Document Page 21	red 04/02/14 12:20:47	Desc Main
20. In	ventories			
	a. List the dates of the last two inventories tak dollar amount and basis of each inventory.	en of your property, the name of the	person who supervised the taking	g of each inventory, and the
None	b. List the name and address of the person hav	ring possession of the records of each	n of the two inventories reported i	in a., above.
21. Cı	urrent Partners, Officers, Directors and Sha	reholders		
None	a. If the debtor is a partnership, list the nature	and percentage of partnership intere	st of each member of the partners	hip.
None	b. If the debtor is a corporation, list all officers or holds 5 percent or more of the voting or equ		d each stockholder who directly o	or indirectly owns, controls,
Tony 938 B	E AND ADDRESS F Mack Berkeley Ave on, NJ 08618-0000	TITLE Managing Member	NATURE AND PERCENT OF STOCK OWNERSHIP <b>98%</b>	TAGE
938 E	L Mack Serkeley Ave on, NJ 08618-0000	Member	2%	
22. Fo	ormer partners, officers, directors and share	holders		
	a. If the debtor is a partnership, list each memb of this case.	er who withdrew from the partnershi	p within <b>one year</b> immediately pr	eceding the commencement
	b. If the debtor is a corporation, list all office preceding the commencement of this case.	rs, or directors whose relationship w	vith the corporation terminated w	ithin one year immediately
23. W	ithdrawals from a partnership or distribution	ons by a corporation		
	If the debtor is a partnership or corporation, list bonuses, loans, stock redemptions, options exe case.			
24. Ta	ax Consolidation Group			
None	If the debtor is a corporation, list the name and purposes of which the debtor has been a mem			

# 25. Pension Funds.

None	If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer,
	has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 2, 2014 Signature: /s/ Tony F. Mack

Tony F. Mack, Managing Member

Print Name and Title

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

<u>**0**</u> continuation pages attached

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

# Case 14-16451-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 23 of 28 United States Bankruptcy Court **District of New Jersey**

Chapter <u>11</u>\_\_\_\_\_ **Foremost Development & Construction LLC** 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.

IN RE:

Tony F. Mack, Managing Member

Debtor

Date:

Date: April 2, 2014 Signature: /s/ Tony F. Mack

Signature: \_\_\_\_\_

Case No. \_\_\_\_\_

Joint Debtor, if any

# Case 14-16451-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 24 of 28

ADT, LLC 29 Commerce Way Totowa, NJ 07512

Kara L Mack 938 Berkeley Ave Trenton, NJ 08618

PSE&G P.O. Box 14444 New Brunswick, NJ 08906-4444

TD Bank, NA C/O Buchanan Ingersoll & Rooney, PC 700 Alexander Park, Suite 300 Princeton, NJ 08540-5347

Tony F Mack 938 Berkeley Ave Trenton, NJ 08618

Verizon P.O. Box 4833 Trenton, NJ 08650-4833 Case 14-16451-CMG Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 25 of 28 United States Bankruptcy Court District of New Jersey

IN RE: Foremost Development & Construction LLC Debtor(s)		Case No Chapter <u>11</u>	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for servic of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept		5.00/hr
	Prior to the filing of this statement I have received		700.00
	Balance Due	\$	
2.	. The source of the compensation paid to me was: $\mathbf{M}$ Debtor $\Box$ Other (specify):		
3.	. The source of compensation to be paid to me is: $\mathbf{M}$ Debtor $\Box$ Other (specify):		
4.	. I have not agreed to share the above-disclosed compensation with any other person unle	ess 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 a together with a list of the names of the people sharing in the compensation, is attached.		reement,
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the	he bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determ</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and a</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey n</li> <li>e. [Other provisions as needed]</li> </ul>	ay be required; any adjourned hearings thereof;	

6. 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.

April 2, 2014 Date

# /s/ Scott E. Kaplan, Esquire

Scott E. Kaplan, Esquire New Jersey Scott E. Kaplan 12 North Main Street Allentown, NJ 08501 (609) 259-1112 Fax: (609) 259-5600 scott@sekaplanlaw.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 <u>before</u> 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

# <u>Chapter 7</u>: 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

B201A (Form 201A) (11/12)

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 (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

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 <u>http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</u>.

B201B (Form 20 B) 14-16451-CMG

**Foremost Development & Construction LLC** 

Debtor(s)

#### Doc 1 Filed 04/02/14 Entered 04/02/14 12:20:47 Desc Main Document Page 28 of 28 **United States Bankruptcy Court District of New Jersey**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state Address: the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Х Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above. Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Foremost Development & Construction LLC X /s/ Tony F. Mack 4/02/2014 Printed Name(s) of Debtor(s) Signature of Debtor Date Case No. (if known) Х Signature of Joint Debtor (if any) Date

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

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer** 

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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Case No. Chapter 11