

**UNITED STATES BANKRUPTCY COURT**  
**NEW JERSEY** **VOLUNTARY PETITION**

Name of Debtor (if individual, enter Last, First, Middle): <b>Bradford &amp; Byrd Associates, Inc.</b>	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)/Complete EIN (if more than one, state all): <b>22-3218334</b>	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. and Street, City, and State): <b>13 Broadway Freehold, New Jersey</b> <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE <b>07728</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>
County of Residence or of the Principal Place of Business: <b>MONMOUTH</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>	

<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> 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.)	<b>Nature of Business</b> (Check <b>one</b> 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 <b>Cleaning business</b>	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> 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
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<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (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).	<b>Nature of Debts</b> (Check <b>one</b> 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.
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<b>Filing Fee</b> (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.	<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr style="border-top: 1px dashed black;"/> <b>Check all applicable boxes:</b> <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).
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<b>Statistical/Administrative Information</b>  <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.	<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> <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	
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input 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	
<b>Estimated Liabilities</b> <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	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>	<b>Document</b> Page 2 of 25 <b>Bradford &amp; Byrd Associates, Inc.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach 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 than one, attach additional sheet.)

Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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 have 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 with 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** Document Page 3 of 25 **Bradford & Byrd Associates, Inc.**  
(This page must be completed and filed in every case.)

**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)

**NONE**  
(Printed Name of Foreign Representative)

**May 23, 2014**  
Date

**Signature of Attorney\***

X **s/Bunce D. Atkinson, Esq.**  
Signature of Attorney for Debtor(s)  
**Bunce D. Atkinson, Esq.**  
Printed Name of Attorney for Debtor(s)  
**Atkinson & DeBartolo PC**  
Firm Name  
**2 Bridge Ave.**  
**Red Bank, New Jersey 07701**  
Address  
**(732) 530-5300**  
Telephone Number  
**May 23, 2014**  
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

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

X **s/Trina A. Byrd**  
Signature of Authorized Individual  
**Trina A. Byrd**  
Printed Name of Authorized Individual  
**President**  
Title of Authorized Individual  
**May 23, 2014**  
Date

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
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.*

**UNITED STATES BANKRUPTCY COURT  
NEW JERSEY**

In Re:

Bradford & Byrd Associates, Inc.,  
Debtor

Case No.

**LIST OF EQUITY SECURITY HOLDERS**

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007, Fed. R. Bank. P. for filing in this Chapter 11 case.

Security Holder's Registered Name and Last Known Address or Place of Business	Class of Security	Number of Securities or Percentage	Kind of Interest
Trina A. Byrd 13 Broadway Freehold, NJ 07728		51%	Shareholder
Avery Byrd 13 Broadway Freehold, NJ 07728		49%	Shareholder

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

I, Trina A. Byrd, President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **List of Equity Security Holders** and that it is true and correct to the best of my information and belief.

Date: May 23, 2014

Signature: s/Trina A. Byrd  
Printed Name: Trina A. Byrd  
Title: 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.**

# United States Bankruptcy Court

NEW JERSEY

In re

**Bradford & Byrd Associates, Inc.**

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

Debtor

Chapter 11

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>10,000.00</u>
Prior to the filing of this statement I have received .....	\$ <u>10,000.00</u>
Balance Due .....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor                       Other (specify)

3. The source of compensation to be paid to me is:

Debtor                       Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

**Preparation of Disclosure Statement, Plan and Ballots. Review of monthly Operating Reports, attending Court Hearings and representing the Debtor in connection with Chapter 11 Proceeding. Counsel will be retained pursuant to Order of the Court.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Any appeal decision of the United States Bankruptcy Court or any State Court proceedings.**

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 proceedings.

**May 23, 2014**

*Date*

**s/Bunce D. Atkinson, Esq.**

**Bunce D. Atkinson, Esq.**

*Signature of Attorney*

**Atkinson & DeBartolo PC**

*Name of law firm*

B6A (Official Form 6A) (12/07)

In re Bradford & Byrd Associates, Inc.,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE A - REAL PROPERTY**

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
NONE				
Total ▶			\$0.00	

(Report also on Summary of Schedules.)

In re Bradford & Byrd Associates, Inc.  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	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. <b>BioShine</b> 190 Summerhill Road Spotswood, NJ 08884			February 15, 2013 Default Judgment Entered J-10651-12 against Debtor and subsequent levy  Office furniture and equipment  VALUE \$ <b>\$3,000.00</b>				<b>\$3,000.00</b>	<b>\$36,595.21</b>
ACCOUNT NO. <b>KBL</b> 44 Wall Street - 12th Fl. New York, NY 10005			Levy upon Port Authority Contract   VALUE \$ <b>Unknown</b>				<b>\$9,000.00</b>	
							<b>\$ 12,000.00</b>	<b>\$ 36,595.21</b>
							<b>\$ 12,000.00</b>	<b>\$ 36,595.21</b>

0 continuation sheets attached

Subtotal ▶  
(Total of this page)

Total ▶  
(Use only on last page)

(Report also on Summary of Schedules.)

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



B 6E (Official Form 6E) (04/13)

In re Bradford & Byrd Associates, Inc.,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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.

In re **Bradford & Byrd Associates, Inc.**,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
<b>Account No.</b>									
<b>Internal Revenue Service PO Box 7346 Philadelphia, Pa 19101-7346</b>			<b>941 and 940 Returns 2012 not filed</b>				<b>\$24,081.99</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Account No.</b>									
<b>New Jersey Gross Income Tax PO Box 333 Trenton, NJ 08646</b>			<b>2012 Qtrly Taxes Unfiled NJ 927 Returns</b>				<b>\$5,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Subtotals▶</b> (Totals of this page)							<b>\$ 29,081.99</b>	<b>\$ 0.00</b>	<b>\$0.00</b>
<b>Total▶</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							<b>\$ 29,081.99</b>		
<b>Totals▶</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								<b>\$ 0.00</b>	<b>\$ 0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

In re **Bradford & Byrd Associates, Inc.**, Case No. \_\_\_\_\_

Debtor \_\_\_\_\_ (if known)

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>See instructions above.</i>	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
<b>ACCOUNT NO.</b>							
<b>AM Trust North America PO Box 740042 Atlanta, GA 30374-0042</b>			<b>Workers Comp Audit - Technology Ins. Policy # TARNJ48072</b>		<b>X</b>	<b>X</b>	<b>\$25,000.00</b>
<b>ACCOUNT NO.</b>							
<b>Avery Byrd 1 Round Hill Court Colts Neck, NJ 07722</b>			<b>Business Loan</b>				<b>\$300,000.00</b>
<b>ACCOUNT NO. 1-12</b>							
<b>Bio-Shine Inc. c/o DiRienzo &amp; Dulinski 116 Saint Paul St. Westfield, NJ 07090 Full Account No.: J-106151-12</b>			<b>Lawsuit Superior Ct. NJ Middlesex Cty. Docket MID-L-8295-11 Judgment Entered.</b>				<b>\$39,595.21</b>
<b>ACCOUNT NO.</b>							
<b>Charles and Dawne Bradford 26 Ridge Ave. Spring Valley, NY 10977</b>							<b>\$27,500.00</b>
Subtotal▶							<b>\$ 392,095.21</b>
Total▶							<b>\$</b>

4 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re **Bradford & Byrd Associates, Inc.**,  
Debtor

Case No. \_\_\_\_\_  
(if known)

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	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
<b>ACCOUNT NO.</b>							
<b>Cleaners USA 2229 Morris Ave.-Bldg. 2 Union, NJ 07083</b>			<b>Judgment Entered</b>				<b>\$7,568.00</b>
<b>ACCOUNT NO.</b>							
<b>Genova, Burns &amp; Giantomasi 494 Broad St. Newark, NJ 07102</b>			<b>Judgment Entered</b>				<b>\$48,633.18</b>
<b>ACCOUNT NO.</b>							
<b>Little Billing Support PO Box 45547 San Francisco, CA 94145</b>						<b>X</b>	<b>\$42,854.95</b>
<b>ACCOUNT NO.</b>							
<b>Mercedes Benz PO Box 9001680 Louisville, KY 40290</b>						<b>X</b>	<b>\$6,689.14</b>

Sheet no. 1 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal▶ \$ **105,745.27**

Total▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re **Bradford & Byrd Associates, Inc.**, Debtor Case No. \_\_\_\_\_ (if known)

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	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
<b>ACCOUNT NO.</b> New Jersey Dept. of Labor PO Box 389 Trenton, NJ 08625-0389			Judgments Entered GE-342011-09-HUM and GE-1048-0411-HUM				\$91,805.00
<b>ACCOUNT NO.</b> New York State Workers Comp. Bd. Judgment Unit 323 State St. Schenectady, NY 12305						X	\$163,510.87
<b>ACCOUNT NO.</b> Patterson Belknap Webb & Tyler 1133 Ave. of the Americas New York, NY 10036-6710			Legal Services			X	\$9,732.00
<b>ACCOUNT NO.</b> The Hartford Attn: Billing Resolution Unit PO Box 2024 Hartford, CT 06145-2024			Insurance			X	\$4,953.98

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ \$ **270,001.85**

Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re **Bradford & Byrd Associates, Inc.**,  
Debtor

Case No. \_\_\_\_\_  
(if known)

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	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
<b>ACCOUNT NO.</b>  Toussaint Capital Partners 13 Broadway - 2nd Fl. Freehold, NJ 07728							<b>\$15,945.55</b>
<b>ACCOUNT NO.</b>  Trina Byrd 1 Round Hill Court Colts Neck, NJ 07722			<b>Business Loan</b>				<b>\$89,250.00</b>
<b>ACCOUNT NO.</b>  United Rentals 6125 Lakeview Road Charlotte, NC 28269						<b>X</b>	<b>\$36,031.57</b>
<b>ACCOUNT NO.</b>  Wells Fargo LOC 190 River Road Credit Mgmt Group/MACJ2153-03M Summit, NJ 07901	<b>X</b>						<b>\$195,000.00</b>

Sheet no. 3 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal ▶ \$ **336,227.12**

Total ▶ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re **Bradford & Byrd Associates, Inc.**,  
Debtor

Case No. \_\_\_\_\_  
(if known)

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

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	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
<b>Additional Contacts for Wells Fargo LOC:</b>  <b>Allison Galer, Esq. Noriss McLaughlin &amp; Marcus 721 Route 202-206 - Ste. 200 Bridgewater, NJ 08807</b>							

Sheet no. 4 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal▶ \$ **0.00**

Total▶  
(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$ **1,104,069.45**

B 6G (Official Form 6G) (12/07)

In re Bradford & Byrd Associates, Inc., Debtor Case No. \_\_\_\_\_ (if known)

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

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

<b>NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.</b>	<b>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.</b>
B&B Real Estate LLC 13 Broadway Freehold, NJ 07728	Description: Rental lease  Nature of Debtor's Interest: Lessee  Lease is for nonresidential real property.



B 6H (Official Form 6H) (12/07)

In re Bradford & Byrd Associates, Inc.,  
Debtor

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE H - CODEBTORS**

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Trina A. Byrd 1 Round Hill Ct. Colts Neck, NJ 07722  Avery Byrd 1 Round Hill Court Colts Neck, NJ 07722	Wells Fargo LOC 190 River Road Credit Mgmt Group/MACJ2153-03M Summit, NJ 07901

**UNITED STATES BANKRUPTCY COURT**  
NEW JERSEY

In re Bradford & Byrd Associates, Inc.,  
Debtor

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

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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>
Avery Byrd 1 Round Hill Court Colts Neck, NJ 07722		None		\$300,000.00
Wells Fargo LOC 190 River Road Credit Mgmt Group/MACJ2153- 03M Summit, NJ 07901	Allison Galer, Esq. Noriss McLaughlin & Marcus 721 Route 202-206 - Ste. 200 Bridgewater, NJ 08807	None		\$195,000.00
New York State Workers Comp. Bd. Judgment Unit 323 State St. Schenectady, NY 12305		None	This claim is disputed.	\$163,510.87
New Jersey Dept. of Labor PO Box 389 Trenton, NJ 08625- 0389				\$91,805.00
Trina Byrd 1 Round Hill Court Colts Neck, NJ 07722		None		\$89,250.00

B 4 (Official Form 4) (12/07)

Genova, Burns & Giantomasi 494 Broad St. Newark, NJ 07102	None		\$48,633.18
Littler Billing Support PO Box 45547 San Francisco, CA 94145	None	This claim is disputed.	\$42,854.95
Bio-Shine Inc. c/o DiRienzo & Dulinski 116 Saint Paul St. Westfield, NJ 07090	None		\$39,595.21
United Rentals 6125 Lakeview Road Charlotte, NC 28269	None	This claim is disputed.	\$36,031.57
Charles and Dawne Bradford 26 Ridge Ave. Spring Valley, NY 10977	None		\$27,500.00
AM Trust North America PO Box 740042 Atlanta, GA 30374-0042	None	This claim is unliquidated and disputed.	\$25,000.00
Toussaint Capital Partners 13 Broadway - 2nd Fl. Freehold, NJ 07728	None		\$15,945.55
Patterson Belknap Webb & Tyler 1133 Ave. of the Americas New York, NY 10036-6710	None	This claim is disputed.	\$9,732.00
Cleaners USA 2229 Morris Ave.- Bldg. 2 Union, NJ 07083	None		\$7,568.00

Mercedes Benz PO Box 9001680 Louisville, KY 40290	None	This claim is disputed.	\$6,689.14
The Hartford Attn: Billing Resolution Unit PO Box 2024 Hartford, CT 06145- 2024	None	This claim is disputed.	\$4,953.98

Date: May 23, 2014

s/Trina A. Byrd  
Debtor

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

I, Trina A. Byrd, the president of Bradford & Byrd Associates, Inc. named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding 20 Largest Unsecured Claims and that it is true and correct to the best of my information and belief.

Date: May 23, 2014

s/Trina A. Byrd  
Trina A. Byrd, President

UNITED STATES BANKRUPTCY COURT  
New Jersey

In re: **Bradford & Byrd Associates, Inc.**

Debtors

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

Chapter **11** \_\_\_\_\_

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **May 23, 2014** \_\_\_\_\_

Signed: **s/Trina A. Byrd** \_\_\_\_\_

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_

See Attachment

**s/Bunce D. Atkinson, Esq.**  
**Bunce D. Atkinson, Esq.**  
**Attorney for Debtor(s)**  
**Bar no.: 9186**  
**2 Bridge Ave.**  
**Red Bank, New Jersey 07701**  
**Telephone No: (732) 530-5300**  
**Fax No: (732) 530-9877**

## **Attachment**

Attachment 1

Signed: \_\_\_\_\_

Allison Galer, Esq.  
Noriss McLaughlin & Marcus  
721 Route 202-206 - Ste. 200  
Bridgewater, NJ 08807

AM Trust North America  
PO Box 740042  
Atlanta, GA 30374-0042

Avery Byrd  
1 Round Hill Court  
Colts Neck, NJ 07722

BioShine  
190 Summerhill Road  
Spotswood, NJ 08884

Bio-Shine Inc.  
c/o DiRienzo & Dulinski  
116 Saint Paul St.  
Westfield, NJ 07090

Charles and Dawne Bradford  
26 Ridge Ave.  
Spring Valley, NY 10977

Cleaners USA  
2229 Morris Ave.-Bldg. 2  
Union, NJ 07083

Genova, Burns & Giantomasi  
494 Broad St.  
Newark, NJ 07102

Internal Revenue Service  
PO Box 7346  
Philadelphia, Pa 19101-7346

KBL  
44 Wall Street - 12th Fl.  
New York, NY 10005

Littler  
Billing Support  
PO Box 45547  
San Francisco, CA 94145

Mercedes Benz  
PO Box 9001680  
Louisville, KY 40290

New Jersey Dept. of Labor  
PO Box 389  
Trenton, NJ 08625-0389

New Jersey Gross Income Tax  
PO Box 333  
Trenton, NJ 08646

New York State Workers Comp. Bd.  
Judgment Unit  
323 State St.  
Schenectady, NY 12305

Patterson Belknap Webb & Tyler  
1133 Ave. of the Americas  
New York, NY 10036-6710

The Hartford  
Attn: Billing Resolution Unit  
PO Box 2024  
Hartford, CT 06145-2024

Toussaint Capital Partners  
13 Broadway - 2nd Fl.  
Freehold, NJ 07728



Trina Byrd  
1 Round Hill Court  
Colts Neck, NJ 07722

United Rentals  
6125 Lakeview Road  
Charlotte, NC 28269

Wells Fargo LOC  
190 River Road  
Credit Mgmt Group/MACJ2153-03M  
Summit, NJ 07901