

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Check if this an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

12/15

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known). For more information, a separate document, Instructions for Bankruptcy Forms for Non-Individuals, is available.

1. Debtor's name Family Auto Center, LLC

2. All other names debtor used in the last 8 years
Include any assumed names, trade names and doing business as names

3. Debtor's federal Employer Identification Number (EIN) 26-2660878

4. Debtor's address Principal place of business Mailing address, if different from principal place of business
1457 Princeton Avenue Ewing, NJ 08638
Number, Street, City, State & ZIP Code P.O. Box, Number, Street, City, State & ZIP Code
Mercer Location of principal assets, if different from principal place of business
County Number, Street, City, State & ZIP Code

5. Debtor's website (URL)

6. Type of debtor
Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))
Partnership
Other. Specify:

Debtor **Family Auto Center, LLC**
Name

Case number (if known)

7. Describe debtor's business

A. Check one:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Railroad (as defined in 11 U.S.C. § 101(44))
- Stockbroker (as defined in 11 U.S.C. § 101(53AB))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- Clearing Bank (as defined in 11 U.S.C. § 781(3))
- None of the above

B. Check all that apply

- Tax-exempt entity (as described in 26 U.S.C. §501)
- Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
- Investment advisor (as defined in 15 U.S.C. §80a-3)

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.
See <http://www.naics.com/search/>.

4411

8. Under which chapter of the Bankruptcy Code is the Debtor filing?

Check one:

- Chapter 7
- Chapter 9

Chapter 11. Check all that apply:

- 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 after that).
- The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operation, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- A plan is being filed with this petition.
- Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

- No.
- Yes.

If more than 2 cases, attach a separate list.

District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

- No
- Yes.

List all cases. If more than 1, attach a separate list

Debtor _____	Relationship to you _____
District _____	When _____ Case number, if known _____

Debtor **Family Auto Center, LLC**
Name

Case number (if known)

11. Why is the case filed in this district?

Check all that apply:

- Debtor has had its domicile, 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.
- A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

No

Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (Check all that apply.)

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

What is the hazard? _____

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

Other _____

Where is the property? _____

Number, Street, City, State & ZIP Code

Is the property insured?

No

Yes. Insurance agency _____

Contact name _____

Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds

Check one:

- Funds will be available for distribution to unsecured creditors.
- After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

15. Estimated Assets

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input checked="" type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

16. Estimated liabilities

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0 - \$50,000 | <input type="checkbox"/> \$1,000,001 - \$10 million | <input type="checkbox"/> \$500,000,001 - \$1 billion |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$10,000,001 - \$50 million | <input type="checkbox"/> \$1,000,000,001 - \$10 billion |
| <input checked="" type="checkbox"/> \$100,001 - \$500,000 | <input type="checkbox"/> \$50,000,001 - \$100 million | <input type="checkbox"/> \$10,000,000,001 - \$50 billion |
| <input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor **Family Auto Center, LLC**
Name

Case number (if known)

Request for Relief, Declaration, and Signature

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

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

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on January 7, 2016
MM / DD / YYYY

X /s/ Wayne Wilson
Signature of authorized representative of debtor

Title Managing Member

Wayne Wilson
Printed name

18. Signature of attorney **X /s/ Mark K, Smith**
Signature of attorney for debtor

Date January 7, 2016
MM / DD / YYYY

Mark K, Smith
Printed name

Law Offices of Mark K. Smith, L.L.C.
Firm name

2 Princess Road
Suite 1-G
Lawrenceville, NJ 08648
Number, Street, City, State & ZIP Code

Contact phone 609-512-1775 Email address MarkKSmithLaw@aol.com

MS1568
Bar number and State

Fill in this information to identify the case:

Debtor name **Family Auto Center, LLC**

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known): _____

Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Aegis Security Insurance Company Attn: Debra Mullen, Admin Asst 20 West State St, PO Box 325 Trenton, NJ 08625-0325		Judgment	Disputed			\$12,540.00
Carl Elfin 1459 Princeton Avenue Ewing, NJ 08638		Rent				\$2,750.00
Dolores Stenger 536 Academy Street Hawley, PA 18428		Judgment				\$0.00
Internal Revenue Service Special Procedures Department PO Box 744 Springfield, NJ 07081-0744		Income Tax				\$0.00
Jessica McAlinden 1266 Hamilton Avenue Apt 3 Trenton, NJ 08629		Judgment				\$2,900.00
MidAtlantic Financial 4592 Ulmorton Raod Suite 200 Clearwater, FL 33762		Contract Fees	Disputed			\$20,000.00
NJ Div of Taxation 150 Barrack Street Trenton, NJ 08608		Sales Tax				\$96,000.00

Debtor **Family Auto Center, LLC**
Name _____

Case number (if known) _____

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Oyebolu Oluwole 801 Barbey Street Apt 3 Brooklyn, NY 11201-1207		Judgment				\$4,097.61
Pamela Jackson c/o The Wol Law Firm, LLC 1520 Hwy 130 North Brunswick, NJ 08902		Attorney Fees				\$8,183.62
PSE&G PO Box 14444 New Brunswick, NJ 08906		Utilities				\$770.00
Santander Bank 950 Parkway Avenue Trenton, NJ 08638		Bank Fees				\$2,200.00
The Margoils Law Firm LLC 5 Becker Farm Road 4th Floor Roseland, NJ 07068		Judgment				\$714.50
The Wolf Law Firm LLC 1520 Hwy 130 North Brunswick, NJ 08902		Judgment				\$10,795.37
Virginia Williams 10 Altamawr Avenue Lawrence Township, NJ 08648		Judgment				\$2,990.00

Fill in this information to identify the case:

Debtor name Family Auto Center, LLC

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number (if known) _____

Check if this is an amended filing

Official Form 206D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible.

1. Do any creditors have claims secured by debtor's property?

- No. Check this box and submit page 1 of this form to the court with debtor's other schedules. Debtor has nothing else to report on this form.
- Yes. Fill in all of the information below.

Fill in this information to identify the case:

Debtor name Family Auto Center, LLC

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number (if known) _____

Check if this is an amended filing

Official Form 206E/F Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY unsecured claims and Part 2 for creditors with NONPRIORITY unsecured claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Assets - Real and Personal Property* (Official Form 206A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G). Number the entries in Parts 1 and 2 in the boxes on the left. If more space is needed for Part 1 or Part 2, fill out and attach the Additional Page of that Part included in this form.

Part 1: List All Creditors with PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims? (See 11 U.S.C. § 507).

No. Go to Part 2.

Yes. Go to line 2.

2. List in alphabetical order all creditors who have unsecured claims that are entitled to priority in whole or in part. If the debtor has more than 3 creditors with priority unsecured claims, fill out and attach the Additional Page of Part 1.

			Total claim	Priority amount
2.1	Priority creditor's name and mailing address Internal Revenue Service Special Procedures Department PO Box 744 Springfield, NJ 07081-0744	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Unknown	\$0.00
	Date or dates debt was incurred Last 4 digits of account number Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) (8)	Basis for the claim: Income Tax Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
2.2	Priority creditor's name and mailing address NJ Div of Taxation 150 Barrack Street Trenton, NJ 08608	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$96,000.00	\$96,000.00
	Date or dates debt was incurred 2010-2013 Last 4 digits of account number Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) (8)	Basis for the claim: Sales Tax Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Part 2: List All Creditors with NONPRIORITY Unsecured Claims

3. List in alphabetical order all of the creditors with nonpriority unsecured claims. If the debtor has more than 6 creditors with nonpriority unsecured claims, fill out and attach the Additional Page of Part 2.

Amount of claim

Debtor Family Auto Center, LLC Case number (if known) _____
Name

3.1 Nonpriority creditor's name and mailing address **Aegis Security Insurance Company**
Attn: Debra Mullen, Admin Asst
20 West State St, PO Box 325
Trenton, NJ 08625-0325

As of the petition filing date, the claim is: \$12,540.00
Check all that apply.
 Contingent
 Unliquidated
 Disputed

Basis for the claim:
Judgment

Date or dates debt was incurred 2013

Last 4 digits of account number _____

Is the claim subject to offset?
 No
 Yes

3.2 Nonpriority creditor's name and mailing address **Carl Elfin**
1459 Princeton Avenue
Ewing, NJ 08638

As of the petition filing date, the claim is: \$2,750.00
Check all that apply.
 Contingent
 Unliquidated
 Disputed

Basis for the claim:
Rent

Date or dates debt was incurred 1/16

Last 4 digits of account number _____

Is the claim subject to offset?
 No
 Yes

3.3 Nonpriority creditor's name and mailing address **Dolores Stenger**
536 Academy Street
Hawley, PA 18428

As of the petition filing date, the claim is: Unknown
Check all that apply.
 Contingent
 Unliquidated
 Disputed

Basis for the claim:
Judgment

Date or dates debt was incurred 2013

Last 4 digits of account number _____

Is the claim subject to offset?
 No
 Yes

3.4 Nonpriority creditor's name and mailing address **Jessica McAlinden**
1266 Hamilton Avenue
Apt 3
Trenton, NJ 08629

As of the petition filing date, the claim is: \$2,900.00
Check all that apply.
 Contingent
 Unliquidated
 Disputed

Basis for the claim:
Judgment

Date or dates debt was incurred 2010

Last 4 digits of account number _____

Is the claim subject to offset?
 No
 Yes

Debtor **Family Auto Center, LLC** Case number (if known) _____
Name

3.5 Nonpriority creditor's name and mailing address **MidAtlantic Financial** As of the petition filing date, the claim is: **\$20,000.00**
4592 Ulmorton Raod Check all that apply.
Suite 200 Contingent
Clearwater, FL 33762 Unliquidated
 Disputed

Date or dates debt was incurred **2015**

Basis for the claim:
Contract Fees

Is the claim subject to offset?

Last 4 digits of account number _____

No
 Yes

3.6 Nonpriority creditor's name and mailing address **Oyebolu Oluwole** As of the petition filing date, the claim is: **\$4,097.61**
801 Barbey Street Check all that apply.
Apt 3 Contingent
Brooklyn, NY 11201-1207 Unliquidated
 Disputed

Date or dates debt was incurred **2011**

Basis for the claim:
Judgment

Is the claim subject to offset?

Last 4 digits of account number _____

No
 Yes

3.7 Nonpriority creditor's name and mailing address **Pamela Jackson** As of the petition filing date, the claim is: **\$8,183.62**
c/o The Wol Law Firm, LLC Check all that apply.
1520 Hwy 130 Contingent
North Brunswick, NJ 08902 Unliquidated
 Disputed

Date or dates debt was incurred **2013**

Basis for the claim:
Attorney Fees

Is the claim subject to offset?

Last 4 digits of account number _____

No
 Yes

3.8 Nonpriority creditor's name and mailing address **PSE&G** As of the petition filing date, the claim is: **\$770.00**
PO Box 14444 Check all that apply.
New Brunswick, NJ 08906 Contingent
 Unliquidated
 Disputed

Date or dates debt was incurred **10-12/2015**

Basis for the claim:
Utilities

Is the claim subject to offset?

Last 4 digits of account number **6501**

No
 Yes

Debtor **Family Auto Center, LLC** Case number (if known) _____
Name

3.9	Nonpriority creditor's name and mailing address Santander Bank 950 Parkway Avenue Trenton, NJ 08638	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$2,200.00
	Date or dates debt was incurred 2015	Basis for the claim: Bank Fees	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

3.10	Nonpriority creditor's name and mailing address The Margoils Law Firm LLC 5 Becker Farm Road 4th Floor Roseland, NJ 07068	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$714.50
	Date or dates debt was incurred 2014	Basis for the claim: Judgment	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

3.11	Nonpriority creditor's name and mailing address The Wolf Law Firm LLC 1520 Hwy 130 North Brunswick, NJ 08902	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$10,795.37
	Date or dates debt was incurred 2013	Basis for the claim: Judgment	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

3.12	Nonpriority creditor's name and mailing address Virginia Williams 10 Altamawr Avenue Lawrence Township, NJ 08648	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$2,990.00
	Date or dates debt was incurred 2013	Basis for the claim: Judgment	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Part 3: List Others to Be Notified About Unsecured Claims

4. List in alphabetical order any others who must be notified for claims listed in Parts 1 and 2. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for unsecured creditors.

If no others need to be notified for the debts listed in Parts 1 and 2, do not fill out or submit this page. If additional pages are needed, copy the next page.

Name and mailing address	On which line in Part1 or Part 2 is the related creditor (if any) listed?	Last 4 digits of account number, if any

Debtor **Family Auto Center, LLC** Case number (if known) _____
Name

Part 4: Total Amounts of the Priority and Nonpriority Unsecured Claims

5. Add the amounts of priority and nonpriority unsecured claims.

5a. Total claims from Part 1

5b. Total claims from Part 2

5c. Total of Parts 1 and 2

Lines 5a + 5b = 5c.

		Total of claim amounts
5a.	\$	<u>96,000.00</u>
5b.	+ \$	<u>67,941.10</u>
5c.	\$	<u>163,941.10</u>

Family Auto Center, LLC
1457 Princeton Avenue
Ewing, NJ 08638

Mark K, Smith
Law Offices of Mark K. Smith, L.L.C.
2 Princess Road
Suite 1-G
Lawrenceville, NJ 08648

Internal Revenue Service
Special Procedures Department
PO Box 744
Springfield, NJ 07081-0744

Aegis Security Insurance Company
Attn: Debra Mullen, Admin Asst
20 West State St, PO Box 325
Trenton, NJ 08625-0325

Carl Elfin
1459 Princeton Avenue
Ewing, NJ 08638

Carl Elvin
1459 Princeton Avenue
Trenton, NJ 08638

Corey English

Dolores Stenger
536 Academy Street
Hawley, PA 18428

Jessica McAlinden
1266 Hamilton Avenue
Apt 3
Trenton, NJ 08629

Melissa Wilson
17 Dunkin Drive
Washington Crossing, PA 18977

MidAtlantic Financial
4592 Ulmorton Raod
Suite 200
Clearwater, FL 33762

NJ Div of Taxation
150 Barrack Street
Trenton, NJ 08608

Oyebolu Oluwole
801 Barbey Street
Apt 3
Brooklyn, NY 11201-1207

Pamela Jackson
c/o The Wol Law Firm, LLC
1520 Hwy 130
North Brunswick, NJ 08902

PSE&G
PO Box 14444
New Brunswick, NJ 08906

Santander Bank
950 Parkway Avenue
Trenton, NJ 08638

The Margoils Law Firm LLC
5 Becker Farm Road
4th Floor
Roseland, NJ 07068

The Wolf Law Firm LLC
1520 Hwy 130
North Brunswick, NJ 08902

Virginia Williams
10 Altamawr Avenue
Lawrence Township, NJ 08648

Wayne and Melissa Wilson
17 Dunkin Drive
Washington Crossing, PA 18977

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

In re Family Auto Center, LLC

Debtor(s)

Case No.

Chapter 11

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for Family Auto Center, LLC in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

Melissa Wilson
17 Dunkin Drive
Washington Crossing, PA 18977

Wayne Wilson
17 Dunkin Drive
Washington Crossing, PA 18977

None [*Check if applicable*]

January 7, 2016

Date

/s/ Mark K, Smith

Mark K, Smith

Signature of Attorney or Litigant
Counsel for **Family Auto Center, LLC**
Law Offices of Mark K. Smith, L.L.C.

**2 Princess Road
Suite 1-G
Lawrenceville, NJ 08648
609-512-1775 Fax:609-896-2808
MarkKSmithLaw@aol.com**