AMERICAN EXPRESS
PO BOX 297804
FT LAUDERDALE FL 33329

AMERICAN EXPRESS
PO BOX 7825
FT LAUDERDALE FL 33329

AMERICAN EXPRESS
777 AMERICAN EXPRESSWAY
FT LAUDERDALE FL 33337

BARNEY NEW YORK
PO BOX 326
LYNDHURST NJ 07071

INTERNAL REVENUE SERVICE 10 METROTECH CENTER 625 FULTON STREET BROOKLYN NY 11201

IRS
SPECIAL PROCEDURES UNIT
10 METRO CENTER
625 FULTON STREET
BROOKLYN NY 11201

LEXUS FINANCIAL SERVICES PO BOX 17187 BALTIMORE MD 21297

NYS DEPARTMENT OF TAXATION & FINANC BANKRUPTCY UNIT-TCD BLDG 8 ROOM 455 W A HARRIMAN STATE CAMPUS ALBANY NY 12227

NYS DEPT OF TAX & FINANCE BANKRUPTCY UNIT TCD BLDG 8 ROOM 455 WA HARRIMAN STATE CAMPUS ALBANY NY 12240 PC RICHARDS/GE MONEY BANK PO BOX 981127 EL PASO TX 79998

SAKS FIFTH AVENUE PO BOX 10327 JACKSON MS 32989

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

Case No.	
Chapter	11
T OF CREDITORS	<u>s</u>
hereby verifies that the st of his or her knowled	e creditor dge.
G. Saleh	
Saleh	
Fischoff	
choff	
	Chapter ST OF CREDITORS hereby verifies that the st of his or her knowled G. Saleh Saleh Fischoff

USBC-44 Rev. 3/17/05

PC Richards/GE Money Bank PO Box 981127 El Paso TX 79998

American Express
PO Box 297804
Ft Lauderdale FL 33329

American Express PO Box 297804 Ft Lauderdale FL 33329

Barney New York PO Box 326 Lyndhurst NJ 07071

American Express PO Box 7825 Ft Lauderdale FL 33329

Saks Fifth Avenue PO Box 10327 Jackson MS 32989

American Express 777 American Expressway Ft Lauderdale FL 33337

	es Bankruptcy Cour istrict of New York	t		Volu	untary Petition
Name of Debtor (if individual, enter Last, First, Middl Saleh, Anthony G.	le):	Name of Joint D	Debtor (Spouse) (La	ast, 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./Complete EIN or other Ta state all): 5615	x I.D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Comp	olete EIN or other Ta	ax I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State 812 Carroll Street	e):	Street Address of	of Joint Debtor (No	o. & Street, City, and	d State):
Brooklyn NY	ZIP CODE 11215	1			ZIP CODE
County of Residence or of the Principal Place of Busi		County of Resid	ence or of the Prin	cipal Place of Busin	ness:
Kings					
Mailing Address of Debtor (if different from street add	dress):	Mailing Address	s of Joint Debtor (i	f different from stre	et address):
	ZIP CODE	1			ZIP CODE
Location of Principal Assets of Business Debtor (if diffe	erent from street address above):	1			
					ZIP CODE
Type of Debtor (Form of Organization)	Nature of Bus (Check one box)	siness	Cha		cy Code Under Which led (Check one box)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) ———— Filing Fee (Check one ✓ Full Filing Fee attached Filing Fee to be paid in installments (applicable to signed application for the court's consideration cere	o individuals only). Must attach	Entity plicable) organization Juited States Jenue Code.) Check one	debts, defi § 101(8) a individual personal, f hold purpo box: is a small business	Nature (Check primarily consumer ned in 11 U.S.C. s "incurred by an primarily for a amily, or house- sse." Chapter 11 Del	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding of Debts one box) Debts are primarily business debts.
unable to pay fee except in installments. Rule 100 Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate Statistical/Administrative Information	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes 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).				
☐ Debtor estimates that funds will be available for c☐ Debtor estimates that, after any exempt property i expenses paid, there will be no funds available for	s excluded and administrative	s.			
Estimated Number of Creditors 1- 50- 100- 200- 1,000 49 99 199 999 5,000		50,001- 000 100,000	Over 100,000		
\$10,000 \$100,000	\$100,000 to \$1 million \$100 m		More than \$100	million	
Estimated Liabilities \$0 to \$50,000 to \$100,000	\$100,000 to \$1 million \$100 m	ion to	More than \$100	million	

Official Form 1 (10/06) FORM B1, Page 2

Voluntary Petition (This page must be completed and filed in every case) Name of Debtor(s): Anthony G. Saleh					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)					
Location Where Filed:					
Location Where Filed:	Date Francei				
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more 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.) 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). Exhibit A is attached and made a part of this petition. X Not Applicable 4/13/2007					
		Signature of Attorney for Debtor(s) Gary C. Fischoff	Date gcf-0033		
	Ext	nibit 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.					
	Exh	ibit 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 o	completed and signed by the debtor is attached and made a part of the	nis petition.			
If this is a joint petiti	on:				
Exhibit D	also completed and signed by the joint debtor is attached and made a	a part of this petition.			
		ling the Debtor - Venue			
A	Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ys immediately		
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal of			
Statement 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 of entire monetary default that gave rise to the judgment for possession		d to cure the		
	Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the		

Official Form 1 (10/06) FORM B1, Page 3

Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Anthony G. Saleh		
Sign	atures		
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 nave 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.	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 § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Anthony G. Saleh	X Not Applicable		
Signature of Debtor Anthony G. Saleh	(Signature of Foreign Representative)		
X Not Applicable			
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)			
4/13/2007	Date		
Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer		
X /s/ Gary C. Fischoff	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as		
Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have		
Gary C. Fischoff, gcf-0033	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		
Printed Name of Attorney for Debtor(s) / Bar No.	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum		
Steinberg Fineo Berger Fischoff PC	fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor		
Firm Name	or accepting any fee from the debtor, as required in that section. Official Form 19B		
40 Crossways Park Drive Woodbury NY 11797	is attached.		
Address	Not Applicable		
	Printed Name and title, if any, of Bankruptcy Petition Preparer		
(516) 747-1136 (516) 747-0382	Social Security number(If the bankruptcy petition preparer is not an individual,		
Telephone Number	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.)		
4/13/2007 gfischoff@sfbblaw.com	parties of the bankruptey petition prepares, (required by 11 0.5.c. 110.)		
Date			
Signature of Debtor (Corporation/Partnership)	Address		
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.	X Not Applicable		
The debtor requests the relief in accordance with the chapter of title 11, United States			
Code, specified in this petition.	Date		
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or		
Signature of Authorized Individual	partner whose social security number is provided above.		
Printed Name 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:		
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Date	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.		

Ft Lauderdale FL 33329

United States Bankruptcy Court Eastern District of New York

In re Anthony G. Saleh		,	Case No.		
	Debtor		Chapter	11	
List	Of Creditors Holding 20	Largest	Unse	ecured C	laims
(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, gov- ernment contract, etc.)		Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
American Express 777 American Expressway Ft Lauderdale FL 33337	,				\$16,434.45
Saks Fifth Avenue PO Box 10327 Jackson MS 32989					\$16,264.25
American Express PO Box 7825 Ft Lauderdale FL 33329					\$10,142.69
Barney New York PO Box 326 Lyndhurst NJ 07071					\$10,088.47
American Express PO Box 297804 Ft Lauderdale FL 33329					\$4,018.69
American Express PO Box 297804					\$1,755.03

In re	Anthony G. Saleh	,	Case No.	
		Debtor	Chapter	11

List Of Creditors Holding 20 Largest Unsecured Claims

(1)

Name of creditor and complete mailing address including zip code (2)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.) (4)

Indicate if claim is contingent, unliquidated, disputed or subject to setoff (5)

Amount of claim [if secured also state value of security]

PC Richards/GE Money Bank PO Box 981127 El Paso TX 79998

\$1,160.16

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.

FORM	B ₆ A
(10/05)	

n re:	Anthony G. Saleh		Case No.	
		Debtor	-,	(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
	Total	>	0.00	

(Report also on Summary of Schedules.)

In re	Anthony	G.	Saleh
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Case No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand		50.00
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			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings- 2 Beds, 3 Dressers, Couch, Loveseat and Tables, 3 TVs, 3 VCRs, 3 DVDs, Computer, Dining room table and chairs		2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel and personal effects		1,000.00
7. Furs and jewelry.		Ring, watch, bracelet, chain		2,000.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance policy with AXA; face value \$900,000, Net Cash Surrender Value \$15,103.31		15,103.31
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole life insurance policy with Met Life Ins Co; face value one million dollars		5,000.00
10. Annuities. Itemize and name each issuer.	Х			
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); Rule 1007(b)).	х			

In re	Anthony G. Saleh	Case No.	
	Debtor	.,	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		IRA AXA Advisors LLC; valuation as of 03/13/07		5,183.30
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		SEP Equitable; current value \$0		0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		100% shareholder Anthony G. Saleh MD PC		Unknown
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
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.	х			
Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.		NYS license to practice medicine		Undeterminable

Form	B6B-Cont.
(10/05)	5)

In re	Anthony G. Saleh		Case No.	
		Debtor	·	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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.		Interest in leased vehicle 2007 Lexus RX350		0.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 30,336.61

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Form	B6C
(10/05	5)

n	re	Anthony	G	Sale
			σ.	Jaiei

✓ 11 U.S.C. § 522(b)(3)

Case No.		
	(16.1	-

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household goods and furnishings- 2 Beds, 3 Dressers, Couch, Loveseat and Tables, 3 TVs, 3 VCRs, 3 DVDs, Computer, Dining room table and chairs	Debt. & Cred. Law § 283	2,000.00	2,000.00
IRA AXA Advisors LLC; valuation as of 03/13/07	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	ALL	5,183.30
Life insurance policy with AXA; face value \$900,000, Net Cash Surrender Value \$15,103.31	Ins. Law § 3212, CPLR § 5206(i)	ALL	15,103.31
Ring, watch, bracelet, chain	Debt. & Cred. Law § 283	2,000.00	2,000.00
SEP Equitable; current value \$0	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	ALL	0.00
Wearing apparel and personal effects	Debt. & Cred. Law § 283	1,000.00	1,000.00
Whole life insurance policy with Met Life Ins Co; face value one million dollars	Ins. Law § 3212, CPLR § 5206(i)	ALL	5,000.00

Official Form 6	D (10/06)
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In re Anthony G.	Saleh	Case No.	
· ·	Dobtor	•	(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 (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.			VALUE					

continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

Official Form	6E	(10/06)
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adjustment.

In re Anthony G. Saleh Case No.

Debtor (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.
TY	PES 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 consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	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 pointment 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 ependent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of iness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation 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 \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or isehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	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 remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	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 ther substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

In re	Anthony	G.	Saleh
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Case No	_
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(If known)

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

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	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
IRS Special Procedures Unit 10 Metro Center 625 Fulton Street Brooklyn NY 11201			1040 income taxes, interest and penalties for tax periods ending 12/31/05 \$26,748.80 & \$18,524.28 12/31/04 \$169,221.84 & \$98,083.83 12/31/03 \$101,025.84				413,604.59	Unknown	0.00
NYS Department of Taxation & Financ Bankruptcy Unit-TCD Bldg 8 Room 455 W A Harriman State Campus Albany NY 12227			12/31/05 Income tax, interest and penalties Judgment docketed 03/13/07				50,825.53	Unknown	0.00
ACCOUNT NO. 20-2269694 NYS Department of Taxation & Financ Bankruptcy Unit-TCD Bldg 8 Room 455 W A Harriman State Campus Albany NY 12227			Personal liability for business tax debts Judgments Docketed 10/17/06 07/25/06 03/09/06 01/23/06				10,725.60	Unknown	0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 475,155.72	\$ 0.00	\$ 0.00
\$ 475,155.72		
	\$ 0.00	\$ 0.00

Official	F	^_	/ A A	$I \cap \cap \setminus$
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In re	Anthony G. Saleh	Case No
	Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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
		Prior to 03/07				1,755.03
		Credit card				
		Prior to 04/07				10,142.69
		Credit card				
		Prior to 02/07				16,434.45
		Credit card				
		Prior to 03/07				4,018.69
		Credit card				
		Prior to 02/07				10,088.47
		Charge account				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	Prior to 03/07 Credit card Prior to 04/07 Credit card Prior to 02/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card	Prior to 03/07 Credit card Prior to 04/07 Credit card Prior to 02/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card	Prior to 03/07 Credit card Prior to 04/07 Credit card Prior to 02/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card	Prior to 03/07 Credit card Prior to 04/07 Credit card Prior to 02/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card Prior to 03/07 Credit card

1 Continuation sheets attached

Subtotal > \$ 42,439.33

Total > \$

O	fficial	Form	6F	(10/06)	- Cont.

n re	Anthony G. Saleh	Case No.
	Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 02 0372 CV535			05/31/06	Х	Х		Unknown
Lexus Financial Services PO Box 17187 Baltimore MD 21297		Car lease for 2007 Lexus RX350					
ACCOUNT NO. 6019 1703 2456 7996			02/27/06 & 08/07/06				1,160.16
PC Richards/GE Money Bank PO Box 981127 El Paso TX 79998		Charge account					
ACCOUNT NO. 66 008 780			Prior to 02/07				16,264.25
Saks Fifth Avenue PO Box 10327 Jackson MS 32989			Charge account				

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 17,424.41

Total > \$ 59,863.74

redule F.)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	Anthony G. Saleh	Case No.	
	Debtor	-	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit C d b to

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or

through the Internet.); ■ Active military duty in a military combat zone.

Official Form 1, Exh	. D (10/06) – Cont.
_	United States trustee or bankruptcy administrator has determined that the credit counseling S.C. ' 109(h) does not apply in this district.
I certify und	ler penalty of perjury that the information provided above is true and correct.
Signature of Debtor:	s/ Anthony G. Saleh Anthony G. Saleh
Date: 4/13/2007	

		Debtor	- ,	(If known)
In re:	Anthony G. Saleh		Case No.	
(10/05)				
Form B	oG			

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\hfill \square$ 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.
Lexus Financial Services PO Box 17187 Baltimore MD 21297	36 month term car lease, expiring 06/01/09, for 2007 Lexus RX350 \$767 monthly

Form B6H			
(10/05)			
In re: Anthony G. Saleh		Case No.	
	Debtor ,		(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case	No.

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE				
		RELATIONSHIP(S): AGE(S):			(S):	
Employment:		DEBTOR		SPOUSE		
Occupation	Medic	cal Doctor				
Name of Employer	Antho	ony G Saleh MD PC	Anthon	y G Saleh MD PC	;	
How long employed	2 yea	rs	2 years	5		
Address of Employer		7th Street klyn NY 11209	7206 7tl Brookly	n Street n NY 11209		
INCOME: (Estimate of average case filed)	age or p	projected monthly income at time		DEBTOR		SPOUSE
Monthly gross wages, sale (Prorate if not paid months)		commissions	\$	18,000.00	\$_	3,549.56
2. Estimate monthly overtime	е		\$	0.00	\$_	0.00
3. SUBTOTAL			\$	18,000.00	\$	3,549.56
4. LESS PAYROLL DEDUC	CTIONS	8	<u> </u>	,		•
a. Payroll taxes and so	ocial se	curity	\$	12,052.00		924.56
b. Insurance			\$	0.00 0.00	\$ \$	0.00 0.00
c. Union dues			\$ <u></u> \$	0.00	\$ _ \$	0.00
d. Other (Specify)				0.00	Φ_	0.00
5. SUBTOTAL OF PAYRO	LL DE	DUCTIONS	\$	12,052.00	\$_	924.56
6. TOTAL NET MONTHLY	TAKE I	HOME PAY	\$	5,948.00	\$_	2,625.00
7. Regular income from ope (Attach detailed statem		f business or profession or farm	\$	35,000.00	\$	0.00
8. Income from real property			\$ <u></u>	0.00	Ψ <u>-</u> \$	0.00
Interest and dividends	•		\$ <u></u>	0.00	\$ _ \$	0.00
10. Alimony, maintenance o debtor's use or that of		rt payments payable to the debtor for the	\$ \$	0.00	\$ <u>-</u>	0.00
11. Social security or other (Specify)			\$ \$	0.00	\$	0.00
12. Pension or retirement in	come			0.00	\$	0.00
13. Other monthly income	000		·	0.00	-	0.00
(Specify)			\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13			\$	35,000.00		0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		E (Add amounts shown on lines 6 and 14)	\$	40,948.00		2,625.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)			\$ 43,573.00			

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

Note: (1) Wife's salary is from 01/07, prior thereto \$1,200 weekly gross

(2) Debtor's business income is estimated

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

^{In re} Anthony G. Saleh		Case No.	
	Debtor	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor an made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	d the debtor's family. Pro rate any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cor expenditures labeled "Spouse."	mplete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,900.
a. Are real estate taxes included? Yes No ✓	
b. Is property insurance included? Yes No ✓	
2. Utilities: a. Electricity and heating fuel	\$0.
b. Water and sewer	\$ 0.
c. Telephone	\$ 75.
d. Other Con Ed	\$ 135.0
Direct TV	\$ 90.0
Internet	\$ 21.0
Keyspan	\$ 250.0
3. Home maintenance (repairs and upkeep)	\$ 0.
4. Food	\$ 860.
5. Clothing	\$ 250.
6. Laundry and dry cleaning	\$ 300.
7. Medical and dental expenses	\$ 710.
8. Transportation (not including car payments)	\$ 360.
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 325.
10. Charitable contributions	\$ 240.
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$36.
b. Life	\$885.:
c. Health	\$ 0.
d. Auto	\$157.3
e. Other	\$ 0.
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Income	\$ 10,000.
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the payments.) a. Auto	•
b. Other	\$ <u>767.</u> \$ 0.
14. Alimony, maintenance, and support paid to others	\$0. \$ 14,000.
15. Payments for support of additional dependents not living at your home	<u> </u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>
17. Other	\$ 0 .
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 32,362.0
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	following the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 43,573.
b. Average monthly expenses from Line 18 above	\$ 32,362.
c. Monthly net income (a. minus b.)	\$ <u></u>
	¥

United States Bankruptcy Court Eastern District of New York

In re	Anthony G. Saleh	Case No.
	Debtor	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 must also 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	\$ 0.00		
B - Personal Property	YES	3	\$ 30,336.61		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 475,155.72	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 59,863.74	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 43,573.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 32,362.03
тот	AL	14	\$ 30,336.61	\$ 535,019.46	

United States Bankruptcy Court Eastern District of New York

In re	Anthony G. Saleh	Case No.	
	Debtor	Chapter 11	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 475,155.72
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 475,155.72

State the following:

Average Income (from Schedule I, Line 16)	\$ 43,573.00
Average Expenses (from Schedule J, Line 18)	\$ 32,362.03
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 56,549.56

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ Unknown	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$59,863.74
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$59,863.74

Official	Form	6 -	Declaration	(10/06)
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In re Anthony G. Saleh		Case No.	
	Debtor	·	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets (total she	own on
summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.	

Date:	4/13/2007	Signature:	s/ Anthony G. Saleh	
		-	Anthony G. Saleh	
				Debtor
		[If joint coor	hoth anguage must sign!	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	: Anthony G. Saleh		Case No.		
	Debtor	 ,		(If known)	

STATEMENT OF FINANCIAL AFFAIRS

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 FISCAL YEAR PERIOD

622,273.00 Earnings 2005

\$212,139.00 (W2)

\$410,134.00 (Gross Receipts)

287,439.64 Earnings 2006

Debtor \$221,500.00 Spouse \$65,939.64

43,099.12 Earnings Year Thru February, 2007

Debtor \$36,000.00 Spouse \$7,099.12

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, or 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.)

AMOUNT SOURCE FISCAL YEAR PERIOD

399,858.00 \$50,000.00 Pension Distribution 2005

\$349,858.00 Non-passive income

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 if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$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 creditor 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.)

·	DATES OF	AMOUNT	AMOUNT
NAME AND ADDRESS OF CREDITOR	PAYMENTS	PAID	STILL OWING
American Express (01003)	\$2,255.19 paid 02/27/07	2,255.19	4,018.69
American Express (13003)	\$750 paid 02/26/07 \$1,400 paid 02/27/07	2,150.00	10,142.69
Barneys New York	\$1,100 paid 03/05/07	1,100.00	10,088.47
Lexus	\$767 monthly car lease payments		
Popular payments made during			

Regular payments made during the past 90 days.

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 if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (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	
	DATES OF	PAID OR	AMOUNT
	PAYMENTS/	VALUE OF	STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

 $\sqrt{}$

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.)

NAME AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENTS	AMOUNT PAID	STILL OWING

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 COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Commissioner of Taxation and **Judgments Docketed**

Finance of the State of New York 10/17/06 v Debtor 07/25/06

> 03/09/06 01/23/06

Anthony Saleh v Theresa Davis Saleh

Action for Divorce

Supreme Court Judgment of State of New York **Divorce** 07/06/05 **County of Kings**

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.)

None П

> NAME AND ADDRESS OF PERSON FOR WHOSE

05/13426

DATE OF BENEFIT PROPERTY WAS SEIZED

AND VALUE OF **SEIZURE PROPERTY**

IRS 09/2006 \$54,000 from bank account and \$34,000 from cash value of life insurance policy

seized.

DESCRIPTION

5. Repossessions, foreclosures and returns

None

 $\overline{\mathbf{Q}}$

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.)

DATE OF REPOSSESSION, **DESCRIPTION** NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

 \square

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 a joint petition is not filed.)

> TERMS OF ASSIGNMENT OR SETTLEMENT

DATE OF NAME AND ADDRESS OF ASSIGNEE **ASSIGNMENT** 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.)

None ☑

NAME AND ADDRESS DESCRIPTION

NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

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.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF

OR ORGANIZATION IF ANY OF GIFT GIFT

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.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

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 DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

Feldman & Co CPAs

OTHER THAN DEBTOR

OF PROPERTY

\$10,400.00

1776 Jericho Tpke P. Saleh Huntington NY 11743-5713

Steinberg Fineo Berger Fischoff PC 40 Crossways Park Drive Woodbury NY 11797

\$1,500 paid 03/05/07 by Anthony G. Saleh, debtor, and \$19,639 paid 03/19/07 by George P. Saleh \$20,000 plus \$1,039 filing fee plus \$100 credit counseling.

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.)

DESCRIBE PROPERTY

TRANSFERRED

TE AND VALUE RECEIVED

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

None

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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.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

 \checkmark

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.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

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.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

BOX OR DEPOSITORY CONTENTS IF ANY

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.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None ☑

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

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

If the 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.

ADDRESS NAME USED DATES OF OCCUPANCY

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.

NAME

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.

None

 $\sqrt{}$

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

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.

None

NAME AND ADDRESS DOCKET NUMBER STATUS OR
OF GOVERNMENTAL UNIT DISPOSITION

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 the 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 the 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 the 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 business, 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 the six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./

ADDRESS NATURE OF BUSINESS NAME COMPLETE EIN OR

BEGINNING AND ENDING

DATES

OTHER TAXPAYER I.D. NO.

Anthony G. Saleh MD 20-2269694 PC

7206 7th Street Brooklyn NY 11209 100% shareholder medical practice

01/27/2005

Present

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None $\overline{\mathbf{Q}}$

NAME

ADDRESS

19. Books, records and financial statements

None

 \checkmark

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

NAME AND ADDRESS

DATES SERVICES RENDERED

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 and records, or prepared a financial statement of the debtor.

None

 \square

NAME AND ADDRESS

DATES SERVICES RENDERED

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

None

 $\overline{\mathbf{Q}}$

NAME

ADDRESS

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 two years immediately preceding the commencement of this case by the debtor.

None

 \checkmark

NAME AND ADDRESS

DATE ISSUED

Form	7-Cont.
(10/0	5)

20. Inventories

None ☑

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None ☑

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

 \checkmark

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

 \checkmark

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

TITLE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None

J...⊙

TITLE

DATE OF TERMINATION

NAME AND ADDRESS

23. Withdrawals from a partnership or distributions by a corporation

None

 \checkmark

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT.

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

 \checkmark

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

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.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * *

[if completed by an individual or individual and spouse]

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.

Date 4/13/2007 Signature of Debtor Anthony G. Saleh

Anthony G. Saleh

UNITED STATES BANKRUPTCY COURT Fastern District of New York

		Ea	astern District	of New York		
In re:	Anthony G. Saleh				e No.	
		Debtor		Cha	pter	11
	DISC	LOSURE O	F COMPEN	SATION OF ATTOR BTOR	RNEY	•
and paid		rithin one year befor to be rendered on b	e the filing of the peti	am the attorney for the above-name ion in bankruptcy, or agreed to be in contemplation of or in	ed debtor	r(s)
	For legal services, I have agree	d to accept			\$	hourly
	Prior to the filing of this stateme	ent I have received			\$	20,000.00
	Balance Due				\$	
2. The	e source of compensation paid to	me was:				
	☑ Debtor	☑	Other (specify)	\$1,500 paid by Anthony 0 \$19,639 paid by George F		
3. The	e source of compensation to be p	paid to me is:				
	✓ Debtor		Other (specify)			
4. ☑	I have not agreed to share th of my law firm.	e above-disclosed o	compensation with an	y other person unless they are men	nbers and	d associates
	=		· · · · · · · · · · · · · · · · · · ·	on or persons who are not members s of the people sharing in the comp		
	eturn for the above-disclosed fee cluding:	e, I have agreed to re	ender legal service fo	r all aspects of the bankruptcy case	,	
a)	Analysis of the debtor's finan a petition in bankruptcy;	ncial situation, and re	endering advice to the	e debtor in determining whether to fil	e	
b)	Preparation and filing of any	petition, schedules,	statement of affairs,	and plan which may be required;		
c)	Representation of the debtor	at the meeting of cr	editors and confirmat	ion hearing, and any adjourned hea	rings the	reof;
d)	[Other provisions as needed] See Retainer Agreemer					
6. By	agreement with the debtor(s) the	e above disclosed fe	e does not include th	e following services:		
	\$1,039 filing fee \$100 credit counseling See Retainer Ageemen					
			CERTIFICA	TION		
	ertify that the foregoing is a comesentation of the debtor(s) in this	•		ngement for payment to me for		
Dated	d: 4/13/2007	<u> </u>				
			<u>/s/ Gary C</u> Gary C. Fi	Fischoff schoff, Bar No. gcf-0033		

Steinberg Fineo Berger Fischoff PC

Attorney for Debtor(s)

Form B22B (Chapter 11) (10/05)

In re	Anthony (3. Saleh	
		Debtor(s)	
Case	Number:		
		(If known)	

STATEMENT OF CURRENT MONTHLY INCOME

FOR USE IN CHAPTER 11

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATION OF CURRENT MONTHLY INCOME					
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.					
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.					
1	b. Married, not filing jointly. Complete	2-10.				
		•	•		ncome")	
	c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for					
	Lines 2-10.					
	All figures must reflect average monthly income for the	s six calandar months pr	ior to filing the bankruptey case	Column A	Column B	
	All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these					
	ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the Income Income					
	result on the appropriate line.					
2	Gross wages, salary, tips, bonuses, overti	me, commissions.		\$18,000.00	\$3,549.56	
	Net income from the operation of a busine	ss. profession. or f	farm. Subtract Line b from Line			
3	a and enter the difference on Line 3. Do not enter a nu					
	a. Gross Receipts		\$ 35,000.00			
	b. Ordinary and necessary business expenses		\$ 0.00			
	c. Business income		Subtract Line b from Line a	\$35,000.00	\$0.00	
	C. Business mounts		Gabtract Line 5 from Line a	Ψ33,000.00	Ψ0.00	
	Net rental and other real property income.	Subtract Line b from Lir	ne a and enter the difference on			
4	Line 4. Do not enter a number less than zero.					
4	a. Gross Receipts \$ 0.00					
	b. Ordinary and necessary operating expenses	\$	\$0.00	\$0.00		
	c. Rental income		Subtract Line b from Line a	ļ 0.00	70.00	
5	Interest, dividends, and royalties.	\$0.00	\$0.00			
6	Pension and retirement income.			\$0.00	\$0.00	
7	Regular contributions to the household ex	penses of the debt	or or the debtor's			
	dependents, including child or spousal su			\$0.00	\$0.00	
	spouse if Column B is completed.					
	Unemployment compensation. Enter the amo	unt in Column A and if	applicable Column B However			
	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social					
_	Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in					
8	the space below:					
	Unemployment compensation claimed to	•				
	be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$	
	Income from all other courses. Constitutions		and the additional accuracy of			
	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act					
	or payments received as a victim of a war crime, crime					
9	domestic terrorism.					
9						
	a. \$				\$0.00	
	Total and enter on Line 9.	\$0.00				
10	Subtotal of current monthly income. Add Li add Lines 2 through 9 in Column B. Enter the total(s).	nes 2 thru 9 in Column A	A, and, if Column B is completed,	\$53,000.00	\$3,549.56	
	adu Lines 2 tinough 9 in Column B. Enter the total(s).					

Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.

\$ 56,549.56

	Part II: VERIFICATION					
I declare under penalty of perjury t			t the information provided	in this statement is true and correct. (If this a joint case,		
12	Date:	4/13/2007	Signature:	s/ Anthony G. Saleh		
				Anthony G. Saleh, (Debtor)		
	Date:	4/13/2007	Signature:			
	-			, (Joint Debtor, if any)		

Income from all other sources (continued)

11

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

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.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. 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, 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.
- 2. 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.
- 3. 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 discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. 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, \$39 administrative fee: Total fee \$274)

- 1. 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.
- 2. 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.
- 3. 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.

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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, \$39 administrative fee: Total fee \$239)

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.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gary C. Fischoff	/s/ Gary C. Fischoff	4/13/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Steinberg Fineo Berger Fischoff PC 40 Crossways Park Drive Woodbury NY 11797		
(516) 747-1136		
Certif	icate of the Debtor	
I, the debtor, affirm that I have received and read this notice	3.	
Anthony G. Saleh	Xs/ Anthony G. Saleh	4/13/2007
Printed Name of Debtor	Anthony G. Saleh	
	Signature of Debtor	Date
Case No. (if known)		