

UNITED STATES BANKRUPTCY COURT

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.

Chapter 13: 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 instalments 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.

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 [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Ruddy, Harry & Ruddy, Mary E.

Printed Name(s) of Debtor(s)

X /s/ Harry Ruddy

Signature of Debtor

7/28/2008

Date

Case No. (if known) _____

X /s/ Mary E. Ruddy

Signature of Joint Debtor (if any)

7/28/2008

Date

In re: Ruddy, Harry & Ruddy, Mary E.
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 MONTHLY INCOME															
		Column A Debtor's Income	Column B Spouse's Income												
1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>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 six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.</p>														
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 34,666.67	\$												
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference on Line 3. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">Gross receipts</td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$			
a.	Gross receipts	\$													
b.	Ordinary and necessary business expenses	\$													
c.	Business income	Subtract Line b from Line a													
4	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">Gross receipts</td> <td style="width: 30%; text-align: right;">\$ 9,000.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rental income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$ 9,000.00	b.	Ordinary and necessary operating expenses	\$	c.	Rental income	Subtract Line b from Line a	\$ 9,000.00	\$			
a.	Gross receipts	\$ 9,000.00													
b.	Ordinary and necessary operating expenses	\$													
c.	Rental income	Subtract Line b from Line a													
5	Interest, dividends, and royalties.	\$	\$												
6	Pension and retirement income.	\$	\$ 1,500.00												
7	Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include contributions from the debtor's spouse if Column B is completed.	\$	\$												
8	<p>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 the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ _____</td> <td style="width: 35%;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____													
9	<p>Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;"></td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 9</p>	a.		\$	b.		\$	c.		\$	d.		\$	\$	\$
a.		\$													
b.		\$													
c.		\$													
d.		\$													
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 43,666.67	\$ 1,500.00												
11	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.	\$ 45,166.67													

Part II. VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this a joint case, both debtors must sign.)*

12

Date: **July 28, 2008**

Signature: **/s/ Harry Ruddy**

(Debtor)

Date: **July 28, 2008**

Signature: **/s/ Mary E. Ruddy**

(Joint Debtor, if any)

United States Bankruptcy Court Eastern District of New York		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Ruddy, Harry		Name of Joint Debtor (Spouse) (Last, First, Middle): Ruddy, Mary E.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7518		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0114
Street Address of Debtor (No. & Street, City, State & Zip Code): 188 East Bayberry Road Islip, NY		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 188 East Bayberry Road Islip, NY
ZIPCODE 11751		ZIPCODE 11751
County of Residence or of the Principal Place of Business: Suffolk		County of Residence or of the Principal Place of Business: Suffolk
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIPCODE		ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): New York Home Health Care Equipment, LLC, 80 Hooper Street, Westbury, NY		
ZIPCODE 11590		
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input checked="" type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Ruddy, Harry & Ruddy, Mary E.
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: None	Case Number:	Date Filed:
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Location Where Filed:	Case Number:	Date Filed:
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Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: See Schedule Attached	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: center;">X _____ Signature of Attorney for Debtor(s) Date</p>
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Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.
 No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.

Information Regarding the Debtor - Venue
(Check any applicable box.)

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

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

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

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes.)

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

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Voluntary Petition

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

Name of Debtor(s):

Ruddy, Harry & Ruddy, Mary E.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

/s/ Harry Ruddy
Signature of Debtor **Harry Ruddy**

/s/ Mary E. Ruddy
Signature of Joint Debtor **Mary E. Ruddy**

(631) 581-4918
Telephone Number (If not represented by attorney)

July 28, 2008
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

/s/ Richard J. McCord
Signature of Attorney for Debtor(s)

Richard J. McCord 3290
Printed Name of Attorney for Debtor(s)

Certilman, Balin, Adler & Hyman, LLP
Firm Name

90 Merrick Avenue
Address

East Meadow, NY 11554-1500

Telephone Number

July 28, 2008
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. *A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor:

Name of Debtor: New York Home Health Care Equipment**Case Number: 08-73867****Date Filed: 7/21/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Matthew Leasing, Ltd.****Case Number: 08-73898****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Swalm Street, LLC****Case Number: 08-73903****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Metropolitan Gas Technologies, LLC.****Case Number: 08-73907****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Conva-Aids Incorporated D/B/A Conva Aids, Inc. D/B/A****Case Number: 08-73902****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Medical Gases, Inc.****Case Number: 08-73912****Date Filed: 7/23/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Medigas, LLC.****Case Number: 08-73905****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg****Name of Debtor: Ruddy Family, LLC.****Case Number: 08-73908****Date Filed: 7/22/2008****District: Eastern District Of New York****Relationship: Harry Ruddy Is Principal****Judge: Eisenberg**

United States Bankruptcy Court
Eastern District of New York

IN RE:

Case No. _____

Ruddy, Harry

Chapter 11

Debtor(s)

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 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.

[X] 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.

[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Harry Ruddy

Date: July 28, 2008

United States Bankruptcy Court
Eastern District of New York

IN RE:

Case No. _____

Ruddy, Mary E.

Chapter 11

Debtor(s)

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 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.

[X] 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.

[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Mary E. Ruddy

Date: July 28, 2008

**United States Bankruptcy Court
Eastern District of New York**

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter 11

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) 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)
Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601		Bank loan		2,950,000.00 Collateral: 0.00 Unsecured: 2,950,000.00
VGM Financial 1111 West San Marnan Drive Waterloo, IA 50701		Corporate Lease- P.G.		778,237.57
HSBC 80 8th Avenue New York, NY 10011		Corporate Lease- P.G.		310,588.00
Yooj Solutions, Inc. C/O Melinda M. Dus, Esq. 317 Madison Avenue, 21st Floor New York, NY 10017		Lawsuit	Disputed	250,000.00
Chosen Holdings Acculease 63 Clifton Street Farmingdale, NY 11735		Corporate Lease- P.G.		248,277.82
Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747		Corporate Lease- P.G.		220,830.41
OFC Capital Corp. 576 Colonial Park Drive, Ste. 200 Roswell, GA 30075		Corporate Lease- P.G.		176,231.44
Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031		Corporate Lease- P.G.		160,399.78
Wells Fargo/Greater Bay 300 Tri -State International, Ste. 400 Lincolnshire, IL 60069-4417		Corporate Lease- P.G.		126,993.87
IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047		Corporate Lease- P.G.		125,000.00
MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113		Corporate Lease- P.G.		116,683.60
First Niagra Bank 726 Exchange St. Ste. 900 Buffalo, NY 14210		Corporate Lease- P.G.		115,551.62

American Express P.O. Box 981537 El Paso, TX 79998		101,986.87
AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089	Corporate Lease- P.G.	101,669.04
Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998	Corporate Lease- P.G.	98,796.20
All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747	Corporate Lease- P.G.	94,029.96
BMT Leasing, Inc P.O. 692 Bryn Mawr, PA 19010-0692	Corporate Lease- P.G.	77,763.63
First Citizens Bank & Trust 214 W. Atlantic Street Emporia, VA 23847	Judgment	75,385.00
CoActiv Capital Partners 655 Business Center Drive, Ste. 250 Horsham, PA 19044	Corporate Lease- P.G.	62,747.55
First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034	Corporate Lease- P.G.	60,536.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: July 28, 2008 Signature /s/ Harry Ruddy
of Debtor **Harry Ruddy**

Date: July 28, 2008 Signature /s/ Mary E. Ruddy
of Joint Debtor **Mary E. Ruddy**
(if any)

**United States Bankruptcy Court
Eastern District of New York**

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter 11

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 2,750,000.00		
B - Personal Property	Yes	3	\$ 1,099,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 6,820,024.50	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 6,138,341.36	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	7			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 36,166.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 32,358.58
TOTAL		24	\$ 3,849,500.00	\$ 12,958,365.86	

**United States Bankruptcy Court
Eastern District of New York**

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter **11**

Debtor(s)

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

State the following:

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

State the following:

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Commercial property located at 530 Grand Boulevard Westbury, NY 11590	100% Owner	H	500,000.00	343,378.25
Debtors' residence located at 188 E. Bayberry Road, Islip, NY	100% Owner	W	2,250,000.00	1,942,581.99

TOTAL 2,750,000.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. 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.		Chase Checking Account # 756411690	J	0.00
		Commerce Savings Account	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		2 Dell Computers/printer scanner	J	300.00
		household furniture	J	25,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	J	500.00
7. Furs and jewelry.		miscellaneous jewelry, engagement ring, wedding ring, earrings, watch	J	3,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Qualified 401K	J	300,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Harry Ruddy is 49% owner of Yes Care, Inc.,	H	unknown
		Harry Ruddy is 50% owner of Wound Care Management, Inc.	H	unknown
		Mary Ruddy and Harry Ruddy each are 1/3 owner of all	J	unknown
		company stock in related business entities:		
		New York Home Health Care Equipment, LLC.		

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Matthew Leasing, Ltd. Swalm Street, LLC. Metropolitan Gas Technologies, LLC. Conva-Aids Incorporated d/b/a Conva Aids, Inc. d/b/a New York Home Health Equipment d/b/a New York Home Healthcare Medical Gases, Inc. Medigas, LLC. Ruddy Family LLC		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Volkswagen (used by corporation - Matthew Leasing, Inc.	J	500.00
26. Boats, motors, and accessories.		1988 Aluminum Burger Yacht	J	750,000.00
		1993 Stratos Speed Boat	H	20,000.00

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				1,099,500.00

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0 continuation sheets attached

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Debtors' residence located at 188 E. Bayberry Road, Islip, NY	CPLR § 5206(a)	50,000.00	2,250,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
household furniture	CPLR § 5205(a)(5)	25,000.00	25,000.00
clothing	CPLR § 5205(a)(5)	500.00	500.00
miscellaneous jewelry, engagement ring, wedding ring, earrings, watch	CPLR § 5205(a)(6) CPLR § 5205(a)(6)	70.00 2,930.00	3,000.00
Qualified 401K	Debtor & Creditor Law § 282, CPLR § 5205(c)(2)	300,000.00	300,000.00

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Capital One Mortgage Mortgage Administration 45 South Main Street Branford, CT 06045	H	First mortgage on commercial property located at 530 Grand Boulevard, Westbury, New York VALUE \$ 500,000.00				293,378.25	
ACCOUNT NO. Carmen Laparo	H	Purchase money mortgage on commercial property located at 530 Grand Boulevard, Westbury, New York VALUE \$ 500,000.00				50,000.00	
ACCOUNT NO. 1844722178 Chase P.O. Box 15153 Wilmington, DE 19886-5153	J	First Mortgage on debtor's residence located at 188 E. Bayberry Road, Islip, New York 11751 VALUE \$ 2,250,000.00				1,477,647.57	
ACCOUNT NO. 0044702240662 Chase Home Equity P.O. Box 78035 Phoenix, AZ 85062-8035	J	Home Equity Line of Credit on Debtors' Residence VALUE \$ 2,250,000.00				464,934.42	

1 continuation sheets attached

Subtotal
(Total of this page)

\$ **2,285,960.24** \$

Total
(Use only on last page)

\$ \$

(Report also on
Summary of
Schedules.)

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Key Bank, N.A. 4910 Tiedman Road Brooklyn, OH 44144	J	Mortgage on 1993 Stratos Speed Boat VALUE \$ 20,000.00				26,348.00	6,348.00
ACCOUNT NO. Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601	X H	Term Loan and Security Agreement between Debtors and related corporate entitites VALUE \$				2,950,000.00	2,950,000.00
ACCOUNT NO. Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502	X H	Security Agreement dated October, 2007 between Debtors and related corporate debtors - Debtor is Personal Guarantor VALUE \$				934,629.00	934,629.00
ACCOUNT NO. 83645 VW Credit 2333 Waukegan Road Deerfield, IL 60015	X J	Auto Loan owed through Matthew Leasing, Ltd. VALUE \$ 500.00				4,795.00	4,295.00
ACCOUNT NO. 001810006388970 Wachovia Bank, N.A. 1451 Thomas Langston Road Winterville, NC 28590	X J	Mortgage on 1988 Burger Yacht VALUE \$ 750,000.00				618,292.26	
ACCOUNT NO. VALUE \$							

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

Subtotal (Total of this page)	\$ 4,534,064.26	\$ 3,895,272.00
Total (Use only on last page)	\$ 6,820,024.50	\$ 3,895,272.00

(Report also on
Summary of
Schedules.)

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

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

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

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

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **Ruddy, Harry & Ruddy, Mary E.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089	X H	Corporate Lease. Debtor is Personal Guarantor.				101,669.04
ACCOUNT NO. All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747	X H	Corporate Lease. Debtor is Personal Guarantor.				94,029.96
ACCOUNT NO. 36031/ 33020/ 33004 American Express P.O. Box 981537 El Paso, TX 79998	J	Combined three American Express accounts - Account 36031 used for all related companies; 33020 and 33004 are used by debtor.				101,986.87
ACCOUNT NO. 4264-2901-4002-9117 Bank Of America P.O. Box 15026 Wilmington, DE 19850	J	credit card debt.				30,281.55

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4 continuation sheets attached

Subtotal (Total of this page) \$ **327,967.42**

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

\$

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Bankers Leasing P.O. Box 7740 Urbandale, IA 50323	H	Corporate Lease. Debtor is Personal Guarantor.				10,640.00
ACCOUNT NO. BMT Leasing, Inc P.O. 692 Bryn Mawr, PA 19010-0692	H	Corporate Lease. Debtor is Personal Guarantor.				77,763.63
ACCOUNT NO. Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031	X H	Corporate Lease. Debtor is Personal Guarantor.				160,399.78
ACCOUNT NO. 759018131 Capital One Bank P.O. Box 8912 Melville1, NY 11747	H	Line of Credit				44,459.35
ACCOUNT NO. Capital One Bank P.O. Box 1710 Mattituck, NY 11952	X H	Loan owed by related company- Debtor is Guarantor.				2,709.96
ACCOUNT NO. Chosen Holdings Acculease 63 Clifton Street Farmingdale, NY 11735	H	Corporate Lease. Debtor is Personal Guarantor.				248,277.82
ACCOUNT NO. CoActiv Capital Partners 655 Business Center Drive, Ste. 250 Horsham, PA 19044	H	Corporate Lease. Debtor is Personal Guarantor.				62,747.55

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

Subtotal
(Total of this page) \$ **606,998.09**

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998	X	H	Corporate lease - Debtor is Personal Guarantor.				98,796.20
ACCOUNT NO. First Citizens Bank & Trust 214 W. Atlantic Street Emporia, VA 23847		J	Judgment obtained 10/2007				75,385.00
ACCOUNT NO. First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034	X	H	Corporate Lease - Debtor is Personal Guarantor.				60,536.00
ACCOUNT NO. First Niagra Bank 726 Exchange St. Ste. 900 Buffalo, NY 14210		H	Corporate Lease. Debtor is Personal Guarantor.				115,551.62
ACCOUNT NO. HSBC 80 8th Avenue New York, NY 10011		H	Corporate Lease. Debtor is Personal Guarantor.				310,588.00
ACCOUNT NO. IFC Credit Corp. 8700 Waukegan Road Morton Grove, IL 60053		H	Corproate Lease - Debtor is Personal Guarantor.				unknown
ACCOUNT NO. Invacare 33416 Treasury Center Chicago, IL 60694-3400	X	J	Judgment obtained 7/11/2008		X		2,600,000.00

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

Subtotal
(Total of this page) \$ **3,260,856.82**

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

IN RE Ruddy, Harry & Ruddy, Mary E. Case No. _____
 Debtor(s) _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Helfand & Helfand 60 East 42nd Street, Ste. 10165 New York, NY 10165		Assignee or other notification for: Invacare				
ACCOUNT NO. IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047	X H	Corporate Lease. Debtor is Personal Guarantor.				125,000.00
ACCOUNT NO. Leaf Funding, Inc. P.O. Box 605 Moberly, MO 65270-0605	H	Corporate Lease. Debtor is Personal Guarantor.				54,768.00
ACCOUNT NO. 700196 Mercedes Benz Credit P.O. Box 685 Roanoke, TX 76262	X W	Auto Lease - owed through Conva-Aid				1,688.00
ACCOUNT NO. MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113	X H	Corporate Lease. Debtor is Personal Guarantor.				116,683.60
ACCOUNT NO. OFC Capital Corp. 576 Colonial Park Drive, Ste. 200 Roswell, GA 30075	H	Corporate Lease. Debtor is Personal Guarantor.				176,231.44
ACCOUNT NO. Popular Equipment Lockbox 771922 1922 Solutions Center Chicago, IL 60677-1009	H	Corporate Lease. Debtor is Personal Guarantor.				3,380.70

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

Subtotal
(Total of this page) \$ **477,751.74**

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

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747	X	H	Corporate Lease- Debtor is Personal Guarantor.				220,830.41
ACCOUNT NO. Studabaker-Worthington 100 Jericho Quadrangle Jericho, NY 11753		H	Corporate Lease. Debtor is Personal Guarantor.				58,705.44
ACCOUNT NO. Tiger Leasing 157 Chambers Street, 10th Floor New York, NY 10007		H	Corporate Lease. Debtor is Personal Guarantor.				30,000.00
ACCOUNT NO. VGM Financial 1111 West San Marnan Drive Waterloo, IA 50701		H	Corporate Lease. Debtor is Personal Guarantor.				778,237.57
ACCOUNT NO. Wells Fargo/Greater Bay 300 Tri -State International, Ste. 400 Lincolnshire, IL 60069-4417		H	Corporate Lease - Debtor is Personal Guarantor.				126,993.87
ACCOUNT NO. Yooj Solutions, Inc. C/O Melinda M. Dus, Esq. 317 Madison Avenue, 21st Floor New York, NY 10017	X	J	lawsuit filed against New York Home Healthcare and Debtor			X	250,000.00
ACCOUNT NO.							

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

Subtotal
(Total of this page) **\$ 1,464,767.29**

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) **\$ 6,138,341.36**

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mercedes Benz Credit P.O. Box 685 Roanoke, TX 76262	auto lease - Debtor is personal guarantor
OFC Capital Corp. 576 Colonial Park Drive, Ste. 200 Roswell, GA 30075	corporate lease - debtor is personal guarantor
Popular Equipment Lockbox 771922 1922 Solutions Center Chicago, IL 60677-1009	corporate lease - debtor is personal guarantor
VGM Financial 1111 West San Marnan Drive Waterloo, IA 50701	corporate lease - debtor is personal guarantor
AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089	corporate lease- debtor is personal guarantor
All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747	corporate lease- debtor is personal guarantor
Bankers Leasing P.O. Box 7740 Urbandale, IA 50323	corporate lease- debtor is personal guarantor
BMT Leasing, Inc P.O. 692 Bryn Mawr, PA 19010-0692	corporate lease- debtor is personal guarantor
Butler Capital 215 Schilling Circle Ste. 100 Hunt Valley, MD 21031	corporate lease- debtor is personal guarantor
Chosen Holdings Acculease 63 Clifton Street Farmingdale, NY 11735	corporate lease- debtor is personal guarantor
CoActiv Capital Partners 655 Business Center Drive, Ste. 250 Horsham, PA 19044	corporate lease- debtor is personal guarantor
Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998	corporate lease- debtor is personal guarantor
First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034	corporate lease- debtor is personal guarantor
First Niagra Bank 726 Exchange St. Ste. 900 Buffalo, NY 14210	corporate lease- debtor is personal guarantor
HSBC 80 8th Avenue New York, NY 10011	corporate lease- debtor is personal guarantor

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)**

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.
IFC Credit Corp. 8700 Waukegan Road Morton Grove, IL 60053	corporate lease- debtor is personal guarantor
IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047	corporate lease- debtor is personal guarantor
Leaf Funding, Inc. P.O. Box 605 Moberly, MO 65270-0605	corporate lease- debtor is personal guarantor
MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113	corporate lease- debtor is personal guarantor
Sovererign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747	corporate lease- debtor is personal guarantor
Studabaker-Worthington 100 Jericho Quadrangle Jericho, NY 11753	corporate lease- debtor is personal guarantor
Tiger Leasing 157 Chambers Street, 10th Floor New York, NY 10007	corporate lease- debtor is personal guarantor
Wells Fargo/Greater Bay 300 Tri -State International, Ste. 400 Lincolnshire, IL 60069-4417	corporate lease- debtor is personal guarantor

IN RE Ruddy, Harry & Ruddy, Mary E. Debtor(s) _____ Case No. _____ (If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor’s spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child’s initials and the name and address of the child’s parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child’s name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Conva-Aids Incorporated D/B/A Conva Aids, Inc. 30 Hopper Street Westbury, NY 11590	Invacare 33416 Treasury Center Chicago, IL 60694-3400 Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502 Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601 Capital One Bank P.O. Box 1710 Mattituck, NY 11952 Mercedes Benz Credit P.O. Box 685 Roanoke, TX 76262 Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998 First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034 AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089 MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113 Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747 Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031 IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047	
	Matthew Leasing, Ltd 30 Hopper Street	Invacare 33416 Treasury Center

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IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Westbury, NY 11590</p>	<p>Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p> <p>VW Credit 2333 Waukegan Road Deerfield, IL 60015</p> <p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p> <p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p> <p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p> <p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p> <p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p>
<p>Medical Gases, Inc. 30 Hopper Street Westbury, NY 11590</p>	<p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p>

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Medigas, LLC 71 Swalm Street Westbury, NY 11590</p>	<p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p>
	<p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p>
	<p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p>
	<p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p>
	<p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p>
	<p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p>
	<p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p>
	<p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p>
	<p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p>
	<p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p>
	<p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p>
	<p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p>
<p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p>	
<p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p>	
<p>MRK Leasing, Ltd. 2401 Superior Viaduct</p>	

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Metropolitan Gas Technologies, LLC. 71 Swalm Street Westbury, NY 11590</p>	<p>Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p> <p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p> <p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p> <p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p> <p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p> <p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p> <p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p>

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>New York Home Health Care Equipment, LLC 80 Hooper Street Westbury, NY 11590</p>	<p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p> <p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p> <p>Wachovia Bank, N.A. 1451 Thomas Langston Road Winterville, NC 28590</p> <p>Yooj Solutions, Inc. C/O Melinda M. Dus, Esq. 317 Madison Avenue, 21st Floor New York, NY 10017</p> <p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p> <p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p> <p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p> <p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p> <p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p>

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Ruddy Family LLC 30 Hopper Street Westbury, NY 11590</p>	<p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p> <p>Evans National Leasing P.O. Box 210 Hamburg, NY 14075-9998</p> <p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p> <p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p> <p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p> <p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p>
<p>Swalm Street LLC 30 Hopper Street Westbury, NY 11590</p>	<p>Invacare 33416 Treasury Center Chicago, IL 60694-3400</p> <p>Sterling National Bank 500 Seventh Avenue, 11th Floor New York, NY 10018-4502</p> <p>Merrill Lynch Business Financial Service 222 North LaSalle Street, 17th Floor Chicago, IL 60601</p> <p>Evans National Leasing P.O. Box 210</p>

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE H - CODEBTORS
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Hamburg, NY 14075-9998</p> <p>First Lease 185 Commerce Drive, Unit 102 Fort Washington, PA 19034</p> <p>AEL Financial 600 North Buffalo Grove Road, Ste. 203 Buffalo Grove, IL 60089</p> <p>MRK Leasing, Ltd. 2401 Superior Viaduct Cleveland, OH 44113</p> <p>All Points Capital NFEQ 265 Broadhollow Road Melville, NY 11747</p> <p>Sovereign Bank 3 Huntington Quadrangle, Ste. 101N Melville, NY 11747</p> <p>Butler Capital 215 Schilling Circle, Ste. 100 Hunt Valley, MD 21031</p> <p>IVIVI Technologies C/O Marcus & Levy 80 Broadway Elmwood Park, NJ 07047</p>

IN RE Ruddy, Harry & Ruddy, Mary E.

Case No. _____

Debtor(s)

(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 every married debtor, 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. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Disabled Daughter	AGE(S): 30
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	President/Manager New York Home Health Care Equipment, LLC 26 years 80 Hooper Street Westbury, NY 11590	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 34,666.67	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 34,666.67	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 34,666.67	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ 1,500.00
13. Other monthly income (Specify) _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ 1,500.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 34,666.67	\$ 1,500.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 36,166.67	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

IN RE Ruddy, Harry & Ruddy, Mary E.

Debtor(s)

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 222A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>15,620.58</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>1,393.00</u>
b. Water and sewer	\$ _____
c. Telephone	\$ <u>120.00</u>
d. Other <u>Cablevision</u>	\$ <u>220.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>250.00</u>
4. Food	\$ <u>800.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>75.00</u>
7. Medical and dental expenses	\$ <u>400.00</u>
8. Transportation (not including car payments)	\$ _____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>200.00</u>
10. Charitable contributions	\$ <u>400.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>500.00</u>
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other <u>Commercial Property (2nd Mortgage)</u>	\$ <u>6,000.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other <u>Monthly Payment For 1988 Burger Motor Yacht</u>	\$ <u>4,500.00</u>
<u>Monthly Payment For 1993 Stratos Speed Boat</u>	\$ <u>500.00</u>
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ <u>300.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other <u>Tuition For Grandchildren</u>	\$ <u>860.00</u>
<u>Tuition For Grandson</u>	\$ <u>170.00</u>

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. \$ **32,358.58**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>36,166.67</u>
b. Average monthly expenses from Line 18 above	\$ <u>32,358.58</u>
c. Monthly net income (a. minus b.)	\$ <u>3,808.09</u>

IN RE Ruddy, Harry & Ruddy, Mary E. Debtor(s) Case No. _____ (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 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 28, 2008 Signature: /s/ Harry Ruddy Harry Ruddy Debtor

Date: July 28, 2008 Signature: /s/ Mary E. Ruddy Mary E. Ruddy (Joint Debtor, if any) [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

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

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

**United States Bankruptcy Court
Eastern District of New York**

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter 11

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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

0.00 2007 Debtors' earnings (not yet finalized -Debtors' obtained extension)

51,123.00 2006 Debtors' earnings

156,894.00 2005 Debtors' earnings

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

14,559.00 2006 Rental Income from business property

14,559.00 2005 Rental Income from business property

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Chase P.O. Box 15153 Wilmington, DE 19886-5153	5/1/08, 6/1/08 and 7/01/08	13,679.42	1,477,647.57
Chase Home Equity P.O. Box 78035 Phoenix, AZ 85062-8035	5/01/08, 6/01/08, and 7/1/08	1,941.16	462,993.26

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Invacare Corp Professional Medical Imports Inc., Invacare Continuing Care Group, Inc., Invacare Credit Corp., Invacare Supply Group, Inc. v. Harry and Mary Ruddy, Index No. 07-001770	Restraint placed on debtors' personal accounts		Judgment obtained
Yooj Solutions, Inc. v. Harry Ruddy			pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Certilman Balin Adler & Hyman, LLP. 90 Merrick Avenue East Meadow, NY 11554	31,600.00	

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.)

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
-

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.
-

15. Prior address of debtor

- None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

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

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None 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 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 c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-
SECURITY OR OTHER
INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/COMPLETE EIN

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
New York Home Health Care Equipment, LLC	11-3392879	80 Hooper Street Westbury, NY 11590	Health Care	
Matthew Leasing, Ltd	11-3083377	30 Hopper Street Westbury, NY 11590	Health Care	
Swalm Street LLC	11-3498331	30 Hopper Street Westbury, NY 11590	Health Care	
Metropolitan Gas Technologies, LLC.	11-3599887	71 Swalm Street Westbury, NY 11590	Health Care	
Conva-Aids Incorporated	11-2642817	D/B/A Conva Aids, Inc. 30 Hopper Street Westbury, NY 11590	Health Care	
Medical Gases, Inc.	11-3538196	30 Hopper Street Westbury, NY 11590	Health Care	
Medigas, LLC	11-3500787	71 Swalm Street Westbury, NY 11590	Health Care	

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

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

NAME AND ADDRESS
Giambalvo, Kilgannon & Stalzer
One John Street
P.O. Box 885
Babylon, NY 11702

DATES SERVICES RENDERED

Dalal Associates CPA's P.C.
600 Shames Drive
Westbury, NY 11590-1753

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None 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 d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS
Dalal Associates CPA's P.C.
600 Shames Drive
Westbury, NY 11590-1753

DATE ISSUED
prepared financial statements but did not issue any statements to any financial institutions, creditors and/or other parties.

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.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

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.

None 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 or equity securities of the corporation.

NAME AND ADDRESS
Harry Ruddy
188 East Bayberry Road
Islip, NY 11751

TITLE
President

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP
**50% owner of the corporations and 1/3 owner
of stock in all corporations.**

Mary Ruddy
188 East Bayberry Road
Islip, NY 11751

former officer

1/3 owner of stock in all related corporations

Harry Ruddy
188 East Bayberry Road
Islip, NY 11751

50% owner ofd Yes Care, Inc,

Harry Ruddy
188 East Bayberry Road
Islip, NY 11751

49% owner of Wound Care Management, Inc.

22. Former partners, officers, directors and shareholders

None 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.

None 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.

23. Withdrawals from a partnership or distributions by a corporation

None 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.

24. Tax Consolidation Group

None 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.

25. Pension Funds.

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

[If completed 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: July 28, 2008 Signature /s/ Harry Ruddy
of Debtor **Harry Ruddy**

Date: July 28, 2008 Signature /s/ Mary E. Ruddy
of Joint Debtor **Mary E. Ruddy**
(if any)

0 continuation pages attached

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

United States Bankruptcy Court
Eastern District of New York

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter **11** _____

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date: July 28, 2008

/s/ Harry Ruddy
Debtor

/s/ Mary E. Ruddy
Joint Debtor

/s/ Richard J. McCord
Attorney for Debtor

AEL FINANCIAL
600 NORTH BUFFALO GROVE ROAD STE 203
BUFFALO GROVE IL 60089

ALL POINTS CAPITAL NFEQ
265 BROADHOLLOW ROAD
MELVILLE NY 11747

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998

BANK OF AMERICA
PO BOX 15026
WILMINGTON DE 19850

BANKERS LEASING
PO BOX 7740
URBANDALE IA 50323

BMT LEASING INC
PO 692
BRYN MAWR PA 19010-0692

BUTLER CAPITAL
215 SCHILLING CIRCLE STE 100
HUNT VALLEY MD 21031

BUTLER CAPITAL
215 SCHILLING CIRCLE
STE 100
HUNT VALLEY MD 21031

CAPITAL ONE BANK
PO BOX 8912
MELVILLE1 NY 11747

CAPITAL ONE BANK
PO BOX 1710
MATTITUCK NY 11952

CAPITAL ONE MORTGAGE
MORTGAGE ADMINISTRATION
45 SOUTH MAIN STREET
BRANFORD CT 06045

CHASE
PO BOX 15153
WILMINGTON DE 19886-5153

CHASE HOME EQUITY
PO BOX 78035
PHOENIX AZ 85062-8035

CHOSEN HOLDINGS
ACCULEASE
63 CLIFTON STREET
FARMINGDALE NY 11735

COACTIV CAPITAL PARTNERS
655 BUSINESS CENTER DRIVE STE 250
HORSHAM PA 19044

CONVA-AIDS INCORPORATED
D/B/A CONVA AIDS INC
30 HOPPER STREET
WESTBURY NY 11590

EVANS NATIONAL LEASING
PO BOX 210
HAMBURG NY 14075-9998

FIRST CITIZENS BANK & TRUST
214 W ATLANTIC STREET
EMPORIA VA 23847

FIRST LEASE
185 COMMERCE DRIVE UNIT 102
FORT WASHINGTON PA 19034

FIRST NIAGRA BANK
726 EXCHANGE ST STE 900
BUFFALO NY 14210

HELFAND & HELFAND
60 EAST 42ND STREET STE 10165
NEW YORK NY 10165

HSBC
80 8TH AVENUE
NEW YORK NY 10011

HSBC
80 8TH AVENUE
NEW YORK NY 10011

IFC CREDIT CORP
8700 WAUKEGAN ROAD
MORTON GROVE IL 60053

INVACARE
33416 TREASURY CENTER
CHICAGO IL 60694-3400

IVIVI TECHNOLOGIES
C/O MARCUS & LEVY
80 BROADWAY
ELMWOOD PARK NJ 07047

KEY BANK NA
4910 TIEDMAN ROAD
BROOKLYN OH 44144

LEAF FUNDING INC
PO BOX 605
MOBERLY MO 65270-0605

MATTHEW LEASING LTD
30 HOPPER STREET
WESTBURY NY 11590

MEDICAL GASES INC
30 HOPPER STREET
WESTBURY NY 11590

MEDIGAS LLC
71 SWALM STREET
WESTBURY NY 11590

MERCEDES BENZ CREDIT
PO BOX 685
ROANOKE TX 76262

MERRILL LYNCH BUSINESS FINANCIAL SERVICE
222 NORTH LASALLE STREET 17TH FLOOR
CHICAGO IL 60601

METROPOLITAN GAS TECHNOLOGIES LLC
71 SWALM STREET
WESTBURY NY 11590

MRK LEASING LTD
2401 SUPERIOR VIADUCT
CLEVELAND OH 44113

NEW YORK HOME HEALTH CARE EQUIPMENT LLC
80 HOOPER STREET
WESTBURY NY 11590

OFC CAPITAL CORP
576 COLONIAL PARK DRIVE STE 200
ROSWELL GA 30075

POPULAR EQUIPMENT
LOCKBOX 771922
1922 SOLUTIONS CENTER
CHICAGO IL 60677-1009

RUDDY FAMILY LLC
30 HOPPER STREET
WESTBURY NY 11590

SOVEREIGN BANK
3 HUNTINGTON QUADRANGLE STE 101N
MELVILLE NY 11747

SOVERERIGN BANK
3 HUNTINGTON QUADRANGLE STE 101N
MELVILLE NY 11747

STERLING NATIONAL BANK
500 SEVENTH AVENUE 11TH FLOOR
NEW YORK NY 10018-4502

STUDABAKER-WORTHINGTON
100 JERICHO QUADRANGLE
JERICHO NY 11753

SWALM STREET LLC
30 HOPPER STREET
WESTBURY NY 11590

TIGER LEASING
157 CHAMBERS STREET 10TH FLOOR
NEW YORK NY 10007

VGM FINANCIAL
1111 WEST SAN MARNAN DRIVE
WATERLOO IA 50701

VW CREDIT
2333 WAUKEGAN ROAD
DEERFIELD IL 60015

WACHOVIA BANK NA
1451 THOMAS LANGSTON ROAD
WINTERVILLE NC 28590

WELLS FARGO/GREATER BAY
300 TRI -STATE INTERNATIONAL STE 400
LINCOLNSHIRE IL 60069-4417

YOOJ SOLUTIONS INC
C/O MELINDA M DUS ESQ
317 MADISON AVENUE 21ST FLOOR
NEW YORK NY 10017

United States Bankruptcy Court
Eastern District of New York

IN RE:

Case No. _____

Ruddy, Harry & Ruddy, Mary E.

Chapter 11

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

For legal services, I have agreed to accept \$ 31,600.00

Prior to the filing of this statement I have received \$ _____

Balance Due \$ 31,600.00

2. The source of the compensation paid to me was: Debtor Other (specify):

3. The source of compensation to be paid to me is: Debtor Other (specify):

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

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

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. [Other provisions as needed]

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

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 28, 2008

Date

/s/ Richard J. McCord

Signature of Attorney

Certilman, Balin, Adler & Hyman, LLP

Name of Law Firm