	81 (Official Form 1)(1/08)								
United States Bankruptcy Co Eastern District of New York					urt Voluntary Petition			ry Petition	
Name of Debtor (if individual, enter Last, First, Middle): Armato, John J. Sr.				Name	of Joint De	ebtor (Spouse	e) (Last, First, T	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Ot (inclue	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-Taxp (if more than one, state all) xxx-xx-5208	ayer I.D. (IT)	ΊΝ) No./C	Complete El		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, 15 Starfire Ct Hewlett, NY	and State):		ZIP Code	Street	Street Address of Joint Debtor (No. and Street, City, and State):				
			11557-10	06					ZIP Code
County of Residence or of the Principal Place on Nassau	of Business:	•			y of Reside	ence or of the	Principal Plac	ce of Business:	
Mailing Address of Debtor (if different from str	reet address):	:		Mailir	ng Address	of Joint Debt	tor (if differen	t from street addre	ess):
			ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor		Nature o	of Business		Chapter of Bankruptcy Code Under Which				
(Form of Organization)			one box)				Petition is File	ed (Check one bo	x)
(Check one box)	Health		siness al Estate as	defined	Chapt		T Ch	anter 15 Patition f	or Pecognition
Individual (includes Joint Debtors)			01 (51B)	dernied	ined □ Chapter 9 □ Chapter 15 Petition for Recognition of a Foreign Main Proceeding □ Chapter 12 □ Chapter 15 Petition for Recognition				
See Exhibit D on page 2 of this form.	Railroa								or Recognition
Corporation (includes LLC and LLP)		☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiza under Title 26 of the United Sta Code (the Internal Revenue Code			Chapter 13 of a Foreign Nonmain Proceeding Nature of Debts				U
Partnership									
□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)									
check this box and state type of entity below.					(Check one box)			.	
	Debtor under				ates "incurred by an individual primarily for				1 2
Filing Fee (Check o	ne box)				one box:		Chapter 11 L		
Full Filing Fee attached					 Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). 				
☐ 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.				or	 □ Debtor is not a small business debtor as defined in 11 0.5.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 				
☐ Filing Fee waiver requested (applicable to c	hapter 7 indi	ividuals o	only). Must	Check	all applica	,) are less than	\$2,190,000.	
attach signed application for the court's consideration. See Official Form 3B.					\square A plan is being filed with this petition.				
Statistical/Administrative Information				•			THIS	SPACE IS FOR CO	URT USE ONLY
Debtor estimates that funds will be available for distribution to unsecured creditors.									
Debtor estimates that, after any exempt property is excluded and administrative expention will be no funds available for distribution to unsecured creditors.				ve expense	es paid,				
Estimated Number of Creditors			-	-					
1- 50- 100- 200- 49 99 199 999	1,000-	5,001- 10,000	□ 10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets \$\Box\$ \$\Box\$	to \$10 to	\$10,000,001 to \$50 million	550,000,001 to \$100 million	100,000,001 to \$500 million	5500,000,001 to \$1 billion				
Estimated Liabilities			-		-	-			
S0 to \$50,001 to \$100,001 to \$500,001 to \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$ to \$10 to	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official For	<u>m 1)(1/08)</u>	•	Page 2		
Voluntar	y Petition	Name of Debtor(s): Armato, John J. S	r		
(This page mu	st be completed and filed in every case)	Armato, John J. J			
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than tw	ro, attach additional sheet)		
Location Where Filed:	Southern District of New York	Case Number: 09-23990	Date Filed: 10/22/09		
Location Where Filed:	Southern District of New York	Case Number: 09-23019	Date Filed: 6/12/09		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debter i	Exhibit B		
 (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.) □ Exhibit A is attached and made a part of this petition. (To be completed if debtor is an individual whose debts are primarily consume I, the attorney for the petitioner named in the foregoing petition, decl. have informed the petitioner that [he or she] may proceed under chapter 12, or 13 of title 11, United States Code, and have explained the relie under each such chapter. I further certify that I delivered to the debto required by 11 U.S.C. §342(b). X /s/ David S. Torrey February 22, 2 Signature of Attorney for Debtor(s) (Date) David S. Torrey 					
		l ibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		d identifiable harm to public health or safety?		
	Ext	nibit D			
-	leted by every individual debtor. If a joint petition is filed, ea		and attach a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this per	ition.		
	Information Regardir	ng the Debtor - Venue			
	(Check any ap	-			
-	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, g				
	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 Reside (Check all app		tial Property		
	Landlord has a judgment against the debtor for possession		pox checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period		

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

oluntary Petition	Name of Debtor(s):
olulitary relation	Armato, John J. Sr.
his page must be completed and filed in every case)	
6	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	 Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petitio 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 Coor 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
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	recognition of the foreign main proceeding is attached.
/s/ John J. Armato, Sr.	X
/s/ John J. Armato, Sr. Signature of Debtor John J. Armato, Sr.	Signature of Poleign Representative
<u> </u>	Printed Name of Foreign Representative
Signature of Joint Debtor	r miled i vanie of i ofergin Kepresenau ve
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
	Signature of Non-Autorney Bankrupicy retution rreparer
February 22, 2010	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Signature of Attorney*	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
Signature of Attorney"	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
/s/ David S. Torrey	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a
David S. Torrey	debtor or accepting any fee from the debtor, as required in that section.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Medina Torrey Mamo & Camacho, PC Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
31 Croton Avenue Ossining, NY 10562	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: TorreyLaw@comcast.net (914) 941-4485 Fax: (860) 542-6234	
Telephone Number	
February 22, 2010 Date	Address
*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.	X
	Date
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.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition prepare not an individual:
ζ	
Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets
	conforming to the appropriate official form for each person.
Printed Name of Authorized Individual	A handwanton notition nuonanon's failure to some he with the some interest
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court Eastern District of New York

In re John J. Armato, Sr.

Debtor(s)

Case No. Chapter

11

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.

■ 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*.

 \Box 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 14 days after your bankruptcy case is filed.*

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven 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. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 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.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

□ 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.);

 \Box 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/ John J. Armato, Sr. John J. Armato, Sr. Date: February 22, 2010

United States Bankruptcy Court Eastern District of New York

In re John J. Armato, Sr.

Debtor(s)

Case No. Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AHMSI PO Box 631730 Tabor, SD 57063-1730	AHMSI PO Box 631730 Tabor, SD 57063-1730	5 Vails Lane, Katonah, NY 10536		250,000.00 (833,000.00 secured) (999,999.00 senior lien)
AHMSI PO Box 631730 Irving, TX 75063-1730	AHMSI PO Box 631730 Irving, TX 75063-1730	5 Vails Lane, Katonah, NY 10536		999,999.00 (833,000.00 secured)
Bank of America PO Box 26078 Greensboro, NC 27420	Bank of America PO Box 26078 Greensboro, NC 27420	15 Starfire Court, Hewlett, NY 11557		211,656.85 (517,000.00 secured) (471,413.39 senior lien)
Bank of America PO Box 15028 Wilmington, DE 19850-5028	Bank of America PO Box 15028 Wilmington, DE 19850-5028	Consumer Debt		5,368.45
HSBC PO Box 60026 Salinas, CA 93912-0026	HSBC PO Box 60026 Salinas, CA 93912-0026	Consumer Debt		2,876.39
Nassau Financial Federal Credi PO Box 30495 Tampa, FL 33630	Nassau Financial Federal Credi PO Box 30495 Tampa, FL 33630	Consumer debt		9,224.81

Case No.

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

I, John J. Armato, Sr., the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **February 22, 2010**

Signature /s/ John J. Armato, Sr. John J. Armato, Sr. 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

Debtor(s)

In re John J. Armato, Sr.

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.

/s/ John J. Armato, Sr. John J. Armato, Sr.

Date: February 22, 2010

Date: February 22, 2010

Signature of Debtor

Signature of Attorney David S. Torrey Medina Torrey Mamo & Camacho, PC 31 Croton Avenue Ossining, NY 10562 (914) 941-4485 Fax: (860) 542-6234

Rev. 9/17/98

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VFL

Case No. Chapter AHMSI PO Box 631730 Irving, TX 75063-1730

AHMSI PO Box 631730 Tabor, SD 57063-1730

Bank of America PO Box 26078 Greensboro, NC 27420

Bank of America PO Box 15028 Wilmington, DE 19850-5028

C&L Service 2488 E. 81st Street Suite 700 Tulsa, OK 74137

HSBC PO Box 60026 Salinas, CA 93912-0026

Nassau Financial Fed'l Credit 1326 Franklin Ave Plaza Garden City, NY 11530

Nassau Financial Federal Credi PO Box 30495 Tampa, FL 33630

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL **BANKRUPTCY RULE 1073-2(b)**

DEBTOR(S): John J. Armato, Sr.

CASE NO.:

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within six years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]

■ NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

□ THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: JUDGE: DISTRICT/DIVISION:

CASE STILL PENDING (Y/N):_____ [If closed] Date of closing:

CURRENT STATUS OF RELATED CASE: __________(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:

2. CASE NO.: _____ JUDGE: _____ DISTRICT/DIVISION:

CASE STILL PENDING (Y/N):_____ [If closed] Date of closing:_____

CURRENT STATUS OF RELATED CASE:

(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:

3. CASE NO.: JUDGE: DISTRICT/DIVISION:

CASE STILL PENDING (Y/N): [If closed] Date of closing:

CURRENT STATUS OF RELATED CASE:

(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:

(OVER)

DISCLOSURE OF RELATED CASES (cont'd)

NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): Y

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

/s/ David S. Torrey David S. Torrey Signature of Debtor's Attorney Medina Torrey Mamo & Camacho, PC 31 Croton Avenue Ossining, NY 10562 (914) 941-4485 Fax:(860) 542-6234

Signature of Pro Se Debtor/Petitioner

Signature of Pro Se Joint Debtor/Petitioner

Mailing Address of Debtor/Petitioner

City, State, Zip Code

Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.