Case 8-17-70386-reg Filed 01/24/17 Entered 01/24/17 09:58:17 Doc 1 ment unis information to identity the case United States Bankruptcy Court for the: Chapter 1 Official Form 201 Voluntary Petition for Non-Individuals Filing for Bankruptcy 04/16 If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, Instructions for Bankruptcy Forms for Non-Individuals, is available. Services LLC 1. Debtor's name All other names debtor used in the last 8 years Include any assumed names, trade names, and doing business 20-2013479 3. Debtor's federal Employer Identification Number (EIN) 4. Debtor's address Principal place of business Mailing address, if different from principal place of business Location of principal assets, if different from principal place of business Number Street City State ZIP Code 5. Debtor's website (URL) Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP)) Type of debtor Partnership (excluding LLP) Other. Specify:

ervices Debtor Case number (if known) A. Check one: Describe debtor's business ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☑ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Railroad (as defined in 11 U.S.C. § 101(44)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ☐ Clearing Bank (as defined in 11 U.S.C. § 781(3)) ☐ None of the above B. Check all that apply: ☐ Tax-exempt entity (as described in 26 U.S.C. § 501) ☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3) ☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11)) C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See http://www.uscourts.gov/four-digit-national-association-naics-codes Under which chapter of the Check one: Bankruptcy Code is the Chapter 7 debtor filing? ☐ Chapter 9 Chapter 11. Check all that apply: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,566,050 (amount subject to adjustment on 4/01/19 and every 3 years after that). ☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). ☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11 (Official Form 201A) with this form. ☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2 ☐ Chapter 12 Were prior bankruptcy cases filed by or against the debtor within the last 8 years? If more than 2 cases, attach a District separate list. MM / DD / YYY 10. Are any bankruptcy cases ☑ No pending or being filed by a Yes. Debtor business partner or an Relationship affiliate of the debtor? District When MM / DD /YYYY List all cases, If more than 1, Case number, if known attach a separate list. Official Form 201 Voluntary Petition for Non-Individuals Filing for Bankruptcy page 2

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o Services LLC Debtor Case number (if known)_ 11. Why is the case filed in this Check all that apply: district? Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district. A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district. 12. Does the debtor own or have ەلا 🏻 possession of any real Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed. property or personal property that needs immediate Why does the property need immediate attention? (Check all that apply.) attention? It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety. What is the hazard? ☐ It needs to be physically secured or protected from the weather. ☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options). Where is the property? darhurst Is the property insured? ☐ No ☐ Yes. Insurance agency Contact name Phone Statistical and administrative information 13. Debtor's estimation of Check one: available funds Funds will be available for distribution to unsecured creditors. After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors. **☑** 1-49 1,000-5,000 25,001-50,000 14. Estimated number of **50-99** 5,001-10,000 50,001-100,000 creditors 100-199 10,001-25,000 ☐ More than 100,000 200-999 \$0-\$50,000 □ \$1,000,001-\$10 million □ \$500,000,001-\$1 billion 15. Estimated assets \$50,001-\$100,000 □ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$100,001-\$500,000 ■ \$50,000,001-\$100 million □ \$10,000,000,001-\$50 billion □ \$500,001-\$1 million ■ \$100,000,001-\$500 million ☐ More than \$50 billion

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Case 8-17-703	886-reg Doc 1	Filed 01/24/17	Entered 01/24	/17 09:58:17	
Debtor Name Meto Serv	ics LLC		Case number (if known)		_
16. Estimated liabilities	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$1	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Request for Relief, Dec	laration, and Signatur	res			
WARNING – Bankruptcy fraud is a ser \$500,000 or imprisonmen	ious crime. Making a false it for up to 20 years, or bot			se can result in fines up to	
17. Declaration and signature of authorized representative of debtor	■ The debtor requests petition.	relief in accordance with t	he chapter of title 11,	United States Code, specified in this	
· .	■ I have been authorize	ed to file this petition on b	ehalf of the debtor.		
	I have examined the correct.	information in this petition	and have a reasonal	ble belief that the information is true a	and
	I declare under penalty of	of perjury that the foregoin	g is true and correct.		
	Executed on Q 2	3/2017			
		0.2 k	DOM	Herstro	
	Signature of authorized	representative of debtor	Printed name	C 17 C1 3/4"	_
er.	Title Managin	g Hember	_		
18. Signature of attorney	*		Date		
	Signature of attorney fo	r debtor	<i>D</i> ate	M /DD /YYYY	
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	Bar number		State		
			THE RESERVE OF THE PERSON NAMED IN		

Case 8-17-70386-reg Doc 1 Filed 01/24/17 Entered 01/24/17 09:58:17 Fill in this information to identify the case and this filing: United States Bankruptcy Court for the: Official Form 202 **Declaration Under Penalty of Perjury for Non-Individual Debtors** 12/15 An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011. WARNING -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **Declaration and signature** I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

Schedule A/B: Assets–Real and Personal Property (Official Form 206A/B)
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 206D)
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 206E/F)
Schedule G: Executory Contracts and Unexpired Leases (Official Form 206G)
Schedule H: Codebtors (Official Form 206H)
Summary of Assets and Liabilities for Non-Individuals (Official Form 206Sum)
Amended Schedule
Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders (Official Form 204
Other document that requires a declaration
cuted on 0133 2017 Signature of individual signing on behalf of debtor
Printed name

Position or relationship to debtor

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK www.nyeb.uscourts.gov

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

DEBTOR(S): Meto Services LLC 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 eight 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.: 10- 74792 Reg judge: Dea district/division: £PNY
1. CASE NO.: U 7792 Lea Judge: De DISTRICT/DIVISION: L DIVISION: L DISTRICT/DIVISION: L DIVISION: L DIVIS
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 CASES:
2. CASE NO.: 10-7003 JUDGE: 120 DISTRICT/DIVISION: 15/10/2010 CURRENT STATUS OF RELATED CASE: 10-10-10-10-10-10-10-10-10-10-10-10-10-1
CASE STILL PENDING: (YES/NO); [If closed] Date of closing:02 04 2010
CURRENT STATUS OF RELATED CASE: (Discharged/awaiting discharge, confirmed, dismissed, etc.)
(Discharged/awaiting discharge, commined, 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 CASES:

[OVER]

DISCLOSURE OF RELATED CASES (cont'd)

3.	CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CA	ASE STILL PENDING:	(YES/NO): [If ci	losed] Date of closing:
CI	URRENT STATUS OF I	RELATED CASE: (Discharge	d/awaiting discharge, confirmed, dismissed, etc.)
M	ANNER IN WHICH CA	SES ARE RELATED (Refer to	o NOTE above):
RI	EAL PROPERTY LIST	ED IN DEBTOR'S SCHEDUL	LE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SC	CHEDULE "A" OF REL	ATED CASES:	
	,		
			als who have had prior cases dismissed within the preceding 180 days libe required to file a statement in support of his/her eligibility to file.
TO	O BE COMPLETED BY	DEBTOR/PETITIONER'S A	ATTORNEY, AS APPLICABLE:
I a	am admitted to practice i	in the Eastern District of New	York (Y/N):
C	ERTIFICATION (to be	signed by pro-se debtor/petitio	oner or debtor/petitioner's attorney, as applicable):
	certify under penalty of p ne, except as indicated e		aptcy case is not related to any case now pending or pending at any
			X Lithorshap
Si	gnature of Debtor's Atto	orney	Signature of Pro-se Debtor/Petitioner Mailing Address of Debtor/Petitioner
			City, State, Zip Code X Email Address CITY 206 - (12)
			Email Address S(a) gmail. Com
			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.

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

UNITED STATES BANKRUPTCY COÙRT EASTERN DISTRICT OF NEW YORK 296 Federal Plaza

Central Islip, New York 11722 (631) 712-6200

În re:			X	Case No.:	,
Melo	Services	LLC Debtor(s)		Chapter /	
		NO	OTICE TO PRO SE	<u>DEBTORS</u>	
•	are filing a peti		ruptcy without an atto	orney representing y	you (pro-se), please
Debto	or(s) Name:	Meto	Services L	LC.	
Addre	ess:		man Sue,		+ NY/IST
E-mai	il Address:	hers	hla 58 @	email. (0)	m'
PLEA	SE CHECK T	HE APPRO	PRIATE BOXES:		
D	I/WE PAID	THE FILINO	G FEE IN FULL		
	I / WE APPL	ED FOR IN	STALLMENT PAY	MENTS OR WAIV	ER OF FILING FEE
	LIST PREVIO	OUS FILING BERS 1	GS [if any applicable]	<i>J</i> 3	·.
	I / WE DID N AND SCHED		ASSISTANCE IN PR	REPARATION / FII	LING OF PETITION
			CE IN PREPARATION is checked, please co		
NAM	E OF PERSO	N THAT AS	SSISTED:		
ADD	RESS:				
TELI	EPHONE:				
AMO	OUNT PAID: \$		DATE O	F PAYMENT	
Dated	1: 1/24/17				
_&	HO (SAS) (Debtor's Sign	Isaae nature) Muni		(Joint Debto	r's Signature)

Fill in this information to identify the case:	
Debtor name Meto Services LLC	·
United States Bankruptcy Court for the: Fagure District of V	☐ Check if this is an
Case number (If known):	amended filing

Official Form 204

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

12/15

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

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	debts, bank loans, professional	Indicate if claim is contingent, unliquidated, or disputed	claim amount. If total claim amou	cured claim y unsecured, fill in claim is partially s int and deduction f ff to calculate unse	ecured, fill in or value of
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	Wells Fargo Home Htg PO Box 10368 Des Moines, IA 5030	1-800-416-1472 6-0368	Mortgage bank loan loan#05336	5211			
2							
3							
4	\ .						
5							
6							
7							
8							

Debtor

Meto Services LLC

Case number (if known)	
------------------------	--

	Name of creditor and complete mailing address, including zip code	email address of creditor contact	debts, bank loans, professional services, and government	Indicate if claim is contingent, unliquidated; or disputed	If the claim is full claim amount. If total claim amou	y unsecured fill in claim is partially s nt and deduction f ff to calculate uns	only unsecured ecured; fill in or value of
			Contracts)	12.20	Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
9							
10							
11		,					
12							
13							
14	-						
15		,					
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17	,						
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20							

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.

 Consumer debts are defined in 11 U.S.C.

 § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- ☑ Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		\$200	filing fee administrative fee	
+		\$75		
	:	\$275	total fee	

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income -

	\$235	filing fee
<u>+</u>	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

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, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re:		. I	'फ		
X Mut	d Siviles	LLC	Case No.	11	
	Debtor(s)	X	·w-		
VERIFI	CATION OF C	REDITOR MA	ATRIX/LIST	OF CREDITORS	
			•	(s) hereby verifies that It to the best of his or her	r
Dated: 1/24	/17	X L Debtor	Hoals	Jage Hush Manasing	ko Nember
		Joint De	ebtor		
·		Afforney	y for Debtor		

Wells Fargo Home Mortgage PO Box 10368 Des Moines, IA 50306-0368