B 1 (	Official Forth									1				
		U <sub>1</sub> S	nited Sta Southern	ites B Distr	ankrı ict of	uptcy New	Court York				Vol	untar	y F	etition
	e of Debtor (if incuman, Stephe		Last, First, M	iddle):			N	ame of Joint I	Debtor (	Spouse) (La	st, First, Middle):			
All (	Other Names used ude married, mai	by the Debtor	r in the last 8 y names):	/ears			A (ii	Il Other Name	s used l d, maid	by the Joint en, and trade	Debtor in the last e names):	8 years		
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 0232					ast four digits an one, state a		Sec. or Ind	vidual-Taxpayer I	.D. (ITIN	) No	/Complete EIN(if more			
12	t Address of Deb 9 Manhattan		eet, City, and	State):			St	reet Address	of Joint	Debtor (No	. & Street, City, a	nd State)	:	
N	ew York, NY			ZIP (	CODE	1002							COI	DE .
	nty of Residence	or of the Princ	ipal Place of E	Business:			C	ounty of Resid	lence or	of the Princ	cipal Place of Bus	iness:		
	ing Address of D	ebtor (if differ	ent from stree	t address	):		М	ailing Addres	s of Joi	nt Debtor (if	f different from st	reet addre	ess):	
		•	٠	ZIP (	CODE							ZIP	COI	DE
Locat	ion of Principal A	ssets of Busin	ess Debtor (if	different	from str	eet addres	s above):					ZIP	COL	)F.
-	Т	ype of Debto	r			Natu	re of Busine	SS			ter of Bankrup	tcy Code	Un	der Which
		<i>n page 2 of thi</i> cludes LLC an	otors) is form. id LLP)	ies	Sin 11 1 Raii	alth Care I gle Asset U.S.C. § 1	Real Estate as 01(51B)	s defined in	_	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13		Chapt Recog Main Chapt Recog	ter 1: gnitio Proc ter 1: gnitio	ne box)  5 Petition for on of a Foreign eeding  5 Petition for on of a Foreign Proceeding
3	check this box a				☐ Clea	Tax-E	Exempt Enti	ty	M	Debts are p	rimarily consume	one box	) D	ebts are primarily
					unc	otor is a ta ler Title 2	oox, if applica ax-exempt org 6 of the Unite ernal Revenu	ganization ed States	·	§ 101(8) as individual p	ed in 11 U.S.C. "incurred by an orimarily for a mily, or house-se."			usiness debis.
		Filing	Fee (Check o	ne box)				Check one	box:		Chapter 11 De	btors		
$ _{\Box}$	Full Filing Fee att Filing Fee to be p	aid in installm	ents (applicab	le to ind	ividuals c	only). Mus	t attach	☐ Debtor	is a sm		debtor as defined ness debtor as def			
1	signed application inable to pay fee	for the court's except in insta	s consideration Illments. Rule	certifyi: 1006(b)	ng that th See Offic	e debtor i ial Form :	s 3A.	insider	s or aff	iliates) are le	ess than \$2,190,0	00.	xclu	ding debts owed to
	Filing Fee waiver attach signed app	requested (ap lication for the	plicable to cha e court's consid	ipter 7 in deration.	dividuals See Offic	only). M cial Form	ust 3B.	Check all	applica is bein tances o	ible boxes g filed with of the plan w	this petition vere solicited prep e with 11 U.S.C. {	etition fr	om o	ne or more classes
N	istical/Administ Debtor estimates Debtor estimates expenses paid, th	that funds wil that, after any ere will be no	l be available exempt prope	rty is ex	cluded an	d adminis	strative							THIS SPACE IS FOR COURT USE ONLY
Esti:	nated Number of	Creditors		ì										
1- 49	50- 99			000 <b>-</b> 000	5,001- 10,000	10,00° 25,000		50,001- 100,000	Ove 100	er 0,000				
Estin	nated Assets  \$50,001 to 000 \$100,000	\$100,001 to \$500,000	· 🗹 · · ·		,001 \$10 to \$	0,000,001 550 Iion		\$100,000,00 to \$500 million		 00,000,001 \$1 billion	More than \$1 billion			
\$0 t	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000, to \$10 million	to S		\$50,000,000 to \$100 million	\$100,000,00 to \$500 million	رو	l 00,000,001 \$1 billion	More than \$1 billion			

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

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

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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

filing of the petition.

Title of Authorized Individual

Date

### United States Bankruptcy Court Southern District of New York

In re Stephen Bauman		, Ca	ase No.	·
	Debtor	CI	hapter <u>11</u>	
LIST OF CRE	DITORS HOLDING	20 LARGEST	UNSECURE	D CLAIMS
(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
nternal Revenue Service Holtsville, NY 00501				\$17,443.00
Chase PO Box 15153			CONTINGENT DISPUTED	\$12,994.00
Wilmington, DE 19886			·	•
/isa c/o Wolpoff & Abramson 800 Canal View Blvd. Rochester, NY 14623				\$12,445.00
Citi Gold Card PO Box 183060 Columbus, OH 43218				\$11,907.00
Discover Card PO Box 15410 Wilmington, DE 19850			CONTINGENT DISPUTED	\$10,846.00
Household Financial Corp. 961 Weigel Drive Flanburst II 60126				\$10,000.00

In re	Stephen Bauman		Case No.	
	·	Debtor	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)

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

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

(3)

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

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

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

John A. Gemelli, Esq. 105-15 Metropolitan Avenue Forest Hills, NY 11375

\$10,000.00

Expo Design Center PO Box 689100 Des Moines, IA 50368

\$9,225.00

GMAC PO Box 78234 Phoenix, AZ 85062

DISPUTED

\$8,800.00

FIA Card Services PO Box 15726 Wilmington, DE 19886

\$6,382.00

Internal Revenue Service Holtsville, NY 00501

\$5,602.00

GE Money Bank/PC Richard PO Box 960061 Orlando, FL 32896

\$3,323.00

in ro	Ste	phen	Baun	nan
n re	0.0	011011	Duui	

Debtor

Case No.

Chapter

11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)

Name of creditor and complete mailing address including zip code

(2)

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

(3)

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

(4)

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

Amount of claim fif secured also state value of security]

Meenan Oil Co. PO Box 40

Levittown, NY 11756

UNLIQUIDATED

\$3,143.00

American Express Optima PO Box 2855

New York, NY 10116

CONTINGENT DISPUTED

\$2,847.00

**Enterprise Rent-A-Car** 70 Cedar Swamp Road Glen Cove, NY 11542

**UNLIQUIDATED** 

\$2,400.00

Exxon/Mobil Card **Processing Center** Des Moines, IA 50361

CONTINGENT DISPUTED

\$2,149.00

NYS Dept. of Taxation and Finance 1740 Broadway, 15th Floor New York, NY 10019

\$2,015.00

Lowes PO Box 530914 Atlanta, GA 30353

\$1,324.00

B4 (Official Form 4) (12/07)4 -Con	B4 i	(Official	Form 4)	$(12/07)^{4}$	-Cont
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In re	e Stephen Bauman		_, Case No.		
		Debtor	Chapter	11	

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)

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

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

(3)

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

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

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

Bloomingdale's PO Box 183083 Columbus, OH 43218 CONTINGENT DISPUTED \$1,135.00

NYS Dept. of Taxation and Finance 1740 Broadway, 15th Floor New York, NY 10019

\$112.00

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.

B22E	3 (Official F	orm 22B) (Cha	apter 11) (01/08)	)
In re	Stephen E	Bauman		
		Debtor(s)		
Case	Number:			
		(If known)		

### CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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. CALCULATI	ON OF CURREN	F MONTHLY INCOME				
1	Marital/filing status. Check the box that applie  a. Unmarried. Complete only Column A  b. □ Married, not filing jointly. Complete of  Married, filing jointly. Complete both  for Lines 2-10.	balance of this part of this st ") for Lines 2-10. tor's Income") for Lines 2-	·-10.				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must lncome lncome lncome						
2	Gross wages, salary, tips, bonuses, overtim	e, commissions.		\$5,104.00	\$		
3	Net income from the operation of a busines Line a and enter the difference in the appropria business, profession or farm, enter aggregate Do not enter a number less than zero.	9 (1) (1)					
	a. Gross Receipts     b. Ordinary and necessary business expenses     c. Business income	\$0.00	<b>\$</b>				
	Net rental and other real property income. Significance in the appropriate column(s) of Line	ine a and enter the nber less than zero.					
4	<ul> <li>a. Gross Receipts</li> <li>b. Ordinary and necessary operating expenses</li> <li>c. Rent and other real property income</li> </ul>	3	\$ 0.00 \$ 0.00 Subtract Line b from Line a	\$0.00	\$		
- 5	Interest, dividends, and royalties.			\$0.00	\$		
6	Pension and retirement income.		-	\$0.00	\$		
7	Perision and retriement moonic.						
8	Unemployment compensation. Enter the am However, if you contend that unemployment co was a benefit under the Social Security Act, do Column A or B, but instead state the amount in	by you or your spouse					
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$0.00	\$		

Ö	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. 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.		
	a. \$	\$0.00	\$
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).	\$5,104.00	\$
11	<b>Total current monthly income.</b> 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.	\$ 5,104.00	
	Part II: VERIFICATION		
12	I declare under penalty of perjury that the information provided in this statement is true and correspond debtors must sign.)  Date:  Signature:  Stephen Bauman, (Debtor)	ect. (If this a joi	nt case,

#### United States Bankruptcy Court Southern District of New York

n re <b>Stephen Bauman</b>		Case No.	
	Debtor	Chapter 11	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors 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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	. 1	\$ 850,000.00		
B - Personal Property	YES	3	\$ 55,950.00		Park Charge of
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1.		\$ 1,228,650.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 5,714.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 128,518.00	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			16. 16. 16. 16. 16. 16. 16. 16. 16. 16.
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,104.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 13,370.00
тотл	AL.	18	\$ 905,950.00	\$ 1,362,882.00	

In re:	Stephen Bauman	Case No(If k	(nown)
	Debter	·	

### **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
500 Madison Place Jericho, NY 11753	Co-Owner	J	\$ 850,000.00	\$1,228,650.00
	Total	>	\$ 850,000.00	

(Report also on Summary of Schedules.)

in re Stephen Bauman

Case No.		
	(If known)	•

Debtor

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

•				
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
<ol> <li>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.</li> </ol>		Citibank - Checking		0.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank - Debit Account		0.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank - Savings		0.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings at Jericho Property	J	12,500.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	X			
6. Wearing apparel.		Wardrobe		200.00
7. Furs and jewelry.		2 Watches		500.00
Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	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			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>		401(k)		10,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Big Trans Inc 100% Shareholder		0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		US Electrical Sales LLC - Managing Member		0.00

In re Stephen Bauman

Case No.	
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Debtor

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Χ		<u> </u>	
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			00 750 00
Other liquidated debts owed to debtor including tax refunds. Give particulars.		2006 and 2007 Federal Tax Refund		23,750.00
Other liquidated debts owed to debtor including tax refunds. Give particulars.	, . <u>.</u>	2006 and 2007 State Tax Refund		8,000.00
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х		<del> </del>	
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
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			1,000.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Land Rover - Needs Engine Replacement		1,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х		<u> </u>	
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х		+-	
31. Animals.	X			
32. Crops - growing or harvested. Give	X			

B6B (	Official Form 6B) (12/07) Cont.			
in ro	Stephen Bauman		Case No.	
111.16	Stephen Badman	Dahtau	<del></del>	(If known)

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			·
	_	2 continuation sheets attached Total	al <sup>≻</sup>	\$ 55,950.00

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

500 Madison Place Jericho, NY 11753

Household Goods and

Furnishings at Jericho Property

Debtor claims the exemptions to which debtor is entitled under:

		C	ase No
In re	Stephen Bauman	Dobtor	(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

\$136,875

☐ Check if debtor claims a homestead exemption that exceeds

50,000.00

5,000.00

850,000.00

12,500.00

☐ 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 EXEMPTION
1999 Land Rover - Needs Engine Replacement	Debt. & Cred. Law § 282	1,000.00	1,000.00
401(k)	Debt. & Cred. Law § 282, Ins. Law	10,000.00	10,000.00

§4607, CPLR §5205(c)

CPLR § 5206(a)

CPLR § 5205(a)(5)

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Case No.	
	(16.1

Debtor

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  America Home Mortgage Servicing 4600 Regent Boulevard Suite 200 Irving, TX 75063	X	J	First Mortgage 500 Madison Place Jericho, NY 11753 VALUE \$850,000.00				500,000.00	0.00
ACCOUNT NO.  CIT Group 715 S. Metropolitan Avenue PO Box 24330 Oklahoma City, OK 73124	x	J	Second Mortgage 500 Madison Place Jericho, NY 11753 VALUE \$850,000.00				220,000.00	0.00
ACCOUNT NO.  Internal Revenue Service c/o David Custodio, Service Rep. 107 Charles Lindbergh Boulevard Garden City, NY 11520			Statutory Lien 500 Madison Place Jericho, NY 11753  VALUE \$850,000.00			X	508,650.00	0.00

continuation sheets attached

Subtotal ≻ (Total of this page)

Total > (Use only on last page)

\$ 1,228,650.00	\$ 0.00
\$ 1,228,650.00	\$ 0.00

B6E	(Official	Form	6E)	(12/07)

In re Stephen Bauman

adjustment.

Debtor

Case	MI.

(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
<b>A</b>	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	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 cintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
inde	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, on the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	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, were not delivered or provided. 11 U.S.C. § 507(a)(7).
<b>A</b>	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 ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
drug	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, ag, 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

2 continuation sheets attached

in re

Ste	nhen	Bauman

Case	No
------	----

(If known)

Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Dorothy Bauman c/o John A. Gemelli, Esq. 105-15 Metropolitan Avenue Forest Hills, NY 11375			Matrimonial Obligations				Unknown	Unknown	\$0.00

Sheet no.  $\underline{\ 1}$  of  $\underline{\ 2}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

Total ≻

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

Total ≻

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

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

Ste	phen	Bauman
	P.,	

Case No.	
	(If known)

Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service Holtsville, NY 00501			2005 Income Taxes				5,602.00	5,602.00	\$0.00
NYS Dept. of Taxation and Finance 1740 Broadway, 15th Floor New York, NY 10019			2005 Income Taxes				112.00	112.00	\$0.00

Sheet no.  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≻ (Totals of this page)

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

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

\$ 5,714.00	\$ 5,714.00	\$ 0.00
\$ 5,714.00		
	\$ 5,714.00	\$ 0.00

Ste	nhen	Bauman
210		Dauman

Case No.	
	(16.1

Debtor

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

Check this box is debtor has no credit			ig unsecured claims to report on this Schedule F.			,	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Ending 72001	Х	w	33.7 (20.00)	Х		х	2,847.00
American Express Optima PO Box 2855 New York, NY 10116			Wife's Credit Card Charges				
ACCOUNT NO		w		X		Х	1,135.00
Bloomingdale's PO Box 183083 Columbus, OH 43218	•		Wife's Credit Card Account				
ACCOUNT NO. Ending 0271	Х	w		х		х	12,994.00
Chase PO Box 15153 Wilmington, DE 19886			Wife's Credit Card Charges				
ACCOUNT NO. Ending 6924							11,907.00
Citi Gold Card PO Box 183060 Columbus, OH 43218			Credit Card Charges				
ACCOUNT NO. Ending 8864	х	W	,	Х		x	10,846.00
Discover Card PO Box 15410 Wilmington, DE 19850			Wife's Credit Card Charges	-			

4 Continuation sheets attached

Subtotal > \$ 39,729.00

Total > e only on last page of the completed Schedule F.)

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

Sta	nhan	Bauman
JUE	huen	Dauman

Case No.	

Debtor

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		(Continuation Sheet)				
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
				Х		2,400.00
	•	Car Rental				·
						9,225.00
		Credit Card Charges				
х	w		X		x	2,149.00
		Wife's Credit Card Charges				
						6,382.00
		Credit Card Charges				
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Car Rental  Credit Card Charges  X W  Wife's Credit Card Charges	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Car Rental  Credit Card Charges  X W  Wife's Credit Card Charges	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Car Rental  Credit Card Charges  X W  Wife's Credit Card Charges  X W  Wife's Credit Card Charges	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Car Rental  Credit Card Charges  X W Wife's Credit Card Charges  X X W

Sheet no.  $\underline{1}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal	۶	\$	20,1	56.00
Total	۶	\$		
hedule F.)				

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

Case No.			
	(If known)	•	

Debtor

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet) HUSBAND, WIFE, JOINT OR COMMUNITY **DATE CLAIM WAS** AMOUNT OF CREDITOR'S NAME, JNLIQUIDATED CONTINGENT MAILING ADDRESS CLAIM INCURRED AND DISPUTED CODEBTOR **CONSIDERATION FOR** INCLUDING ZIP CODE. CLAIM. AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE 3,323.00 ACCOUNT NO. Ending 3283 **Credit Card Charges** GE Money Bank/PC Richard PO Box 960061 Orlando, FL 32896 Simm Associates, Inc. 800 Pencader Drive Newark, DE 19702 Χ 8,800.00 ACCOUNT NO. **Ending 34066 Auto Lease GMAC** PO Box 78234 Phoenix, AZ 85062 10,000.00 ACCOUNT NO. Cash Advance Household Financial Corp. 961 Weigel Drive Elmhurst, IL 60126 Jaime Mitchelle Andrews, Esq. Woods, Oziatt, Gilman, LLP 700 Cross Roads Bldg. 2 State Street Rochester, NY 14614 63.00 ACCOUNT NO. Ending 49971SB **Medical Services** Infirmary Anesthesia Assocs. 2 Catharine Street - PO Box 550 Poughkeepsie, NY 12602

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors  Holding Unsecured  Nonpriority Claims	ai	<b>A</b>	\$ 22,186.00
To	al	۶	\$
(Use only on last page of the completed Schedule F (Report also on Summary of Schedules and, if applicable on the Statistic Summary of Certain Liabilities and Related Data	d		

Case No.	
	(If known)

Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							17,443.00
Internal Revenue Service Holtsville, NY 00501			2004 Income Taxes				
ACCOUNT NO. Ending 6894							57.00
Jericho Water District 125 Convent Road Syosset, NY 11791			Water Charges				57.00
ACCOUNT NO.							10,000.00
John A. Gemelli, Esq. 105-15 Metropolitan Avenue Forest Hills, NY 11375			Attorney's Fees				15,555.00
ACCOUNT NO. Ending 3478							1,324.00
Lowes PO Box 530914 Atlanta, GA 30353			Credit Card Charges				,
ACCOUNT NO. Ending 2754	$\neg$	$\dashv$			Х		3,143.00
Meenan Oil Co. PO Box 40 Levittown, NY 11756	·		Heating Oil				

Sheet no.	<u>3</u> c	f <u>4</u> (	contin	nuatior	sheets	attached	l to	Schedule	of C	Creditor	S
Holding U	nse	cure	d								
Nonpriority	y Cla	aims	3								

Subtotal > \$ 31,967.00

Total > edule F.)

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

Case No.		

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,015.00
NYS Dept. of Taxation and Finance 1740 Broadway, 15th Floor New York, NY 10019			2004 Income Taxes				
ACCOUNT NO. Ending 02803							20.00
Progressive PO Box 7247-0308 Philadelphia, PA 19170		Auto Insurance					
ACCOUNT NO.							12,445.00
Visa c/o Wolpoff & Abramson 300 Canal View Blvd. Rochester, NY 14623			Credit Card Charges				

Sheet no.  $\underline{4}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ 14,480.00 Total > \$ 128,518.00

B6G (Official Form 6	SG) (12/07)
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In re: <u>Stephen Bauman</u>	Debtor	, Case No.	(If known)	
SCHEDULE G - EXE	ECUTORY CONT	TRACTS AND	UNEXPIRED LEASES	3
☑ Check this box if debtor has no ex	ecutory contracts or unexpired le	ases.		
NAME AND MAILING ADDRESS, IN OF OTHER PARTIES TO LEASE	NCLUDING ZIP CODE, E OR CONTRACT.	DEBTOR'S INTER NONRESIDENTIAL	CONTRACT OR LEASE AND NATURE OF EST, STATE WHETHER LEASE IS FOR REAL PROPERTY. STATE CONTRACT ANY GOVERNMENT CONTRACT.	

In re:	Stephen Bauman		Case No	(If known)
		Dobtor		

### **SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dorothy Bauman	America Home Mortgage Servicing 4600 Regent Boulevard Suite 200 Irving, TX 75063
Dorothy Bauman	American Express Optima PO Box 2855 New York, NY 10116
Dorothy Bauman	Chase PO Box 15153 Wilmington, DE 19886
Dorothy Bauman	CIT Group 715 S. Metropolitan Avenue PO Box 24330 Oklahoma City, OK 73124
Dorothy Bauman	Discover Card PO Box 15410 Wilmington, DE 19850
Dorothy Bauman	Exxon/Mobil Card Processing Center Des Moines, IA 50361

<b>B6I (Official Form</b>	61)	(12/07)
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In re Stephen Bauman

D	et	١to	or

No.	
	(If known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case

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 Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	DEPENDENTS OF D	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP(S):			AGE(S):	
Employment:	DEBTOR		SPOUSE		
Occupation Unem	oloyed		-		
Name of Employer				·	
How long employed				and the second s	
Address of Employer					
INCOME: (Estimate of average or case filed)	projected monthly income at time	D	EBTOR	SPOUSE	
1. Monthly gross wages, salary, an (Prorate if not paid monthly.)	d commissions	\$ \$	0.00	\$ \$	
2. Estimate monthly overtime		\$	0.00	\$	
3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS			<u> </u>		
a. Payroll taxes and social se		\$	2,588.00	\$	
b. Insurance	•	\$	0.00	\$	
c. Union dues		\$	0.00	\$	
d. Other (Specify)		\$	0.00	\$	
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	2,588.00	\$	
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$	-2,588.00	\$	
7. Regular income from operation	of business or profession or farm	•	0.00	Φ.	
(Attach detailed statement)		\$	0.00	\$	
8. Income from real property		\$	0.00 0.00	\$ \$	
9. Interest and dividends	the debter for the	ð <u> </u>	0.00	Ψ	
10. Alimony, maintenance or supp debtor's use or that of depend	ort payments payable to the debtor for the dents listed above.	\$	0.00	\$	
11. Social security or other govern (Specify)		\$	0.00	\$	
(Specify)  12. Pension or retirement income		\$	0.00	\$	
13. Other monthly income					
(Specify) Severance Payment	S	\$	7,692.00	\$	
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	7,692.00	\$	
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	5,104.00	\$	
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column		\$ 5,104	.00	
totals from line 15)		Statistical Sur	nmary of Certain L	edules and, if applicable, on iabilities and Related Data)	
17. Describe any increase or decr NONE	ease in income reasonably anticipated to occur with	in the year follow	ring the filing of this	document.:	

ln	re	Stanher	n Bauman
,,,		Siebliei	ı Dauman

Debtor

Case No.	
	(If Imourn)

### 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 Form22A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	6,100.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	750.00
b. Water and sewer	\$	15.00
c. Telephone	\$	35.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	500.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	120.00
7. Medical and dental expenses	\$	100.00
B. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	450.00
0. Charitable contributions	\$	0.00
1. Insurance (not deducted from wages or included in home mortgage payments)		*
a. Homeowner's or renter's	\$	0.00
b. Life	\$	100.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
Specify) Property Taxes	\$	1,000.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	<del></del>	1
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	2,000.00
15. Payments for support of additional dependents not living at your home	\$	700.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Rental Car for Wife	_ \$ _	1,200.00
40 AVED A OF MONTHLY EXPENSES /Tetal lines 1 17. Benerit also on Summary of Schedules and	,	
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.)	\$ <u> </u>	13,370.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of thi	s document:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,104.00
b. Average monthly expenses from Line 18 above	\$	13,370.00
c. Monthly net income (a. minus b.)	\$	-8,266.00

In re Stephen Bauman		Case No.	
mre Otephon Zuaman	B.14	(If known)	
	Debtor	, ,	

### **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 su sheets, and that they are true and correct to the best of my knowledge,	mmary and schedules, consisting of
sheets, and that they are true and correct to the best of my knowledge,	A A
Date:	Signature: Stephen Bauman
	Debtor
	[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

#### United States Bankruptcy Court Southern District of New York

In re	Stephen Bauman	Case No.	
	Debtor	Chapter	11
	STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND RELATED	DATA (28 U.S.C. § 159)
§ 101	If you are an individual debtor whose debts are primarily consu(8)), filing a case under chapter 7, 11 or 13, you must report all info	imer debts, as defined in § 101(8) of imation requested below.	the Bankruptcy Code (11 U.S.C.
inform	Check this box if you are an individual debtor whose debt nation here.	s are NOT primarily consumer debts.	You are not required to report any

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)	\$ 5,714.00
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	\$ 5,714.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 5,104.00
Average Expenses (from Schedule J, Line 18)	\$ 13,370.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,104.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,714.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$128,518.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	Paris Military Services	\$128,518.00

### UNITED STATES BANKRUPTCY COURT Southern District of New York

		Debtor	(If known)			
		STATEMENT OF FINAN	CIAL AFFAIRS			
	1. Income from emp	oloyment or operation of business				
e	debtor's business, including of this calendar year to the immediately preceding this fiscal rather than a calendary ear. If a joint netition is find the state of	tate the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the ebtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning this calendar year to the date this case was commenced. State also the gross amounts received during the <b>two years</b> and interest preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a scal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal ear.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition not filed.)				
	AMOUNT	SOURCE	FISCAL YEAR PERIOD			
	85,730.00	Employment	2006			
	86,713.00	Employment	2007			
	•	Employment	2008			
	88,958.00 					
	2. Income other that State the amount of incombusiness during the two y filed, state income for eace each spouse whether or n	un from employment or operation of the received by the debtor other than from employment in the commence of the spouse separately. (Married debtors filing upon a joint petition is filed, unless the spouses	ployment, trade, profession, operation of the debtor's nent of this case. Give particulars. If a joint petition is under chapter 12 or chapter 13 must state income for are separated and a joint petition is not filed.)			
e I	2. Income other that State the amount of income business during the two yfiled state income for each	un from employment or operation of the received by the debtor other than from employment in the commencent in spouse separately. (Married debtors filing up the commencent in spouse separately.)	ployment, trade, profession, operation of the debtor's nent of this case. Give particulars. If a joint petition is under chapter 12 or chapter 13 must state income for are separated and a joint petition is not filed.)  FISCAL YEAR PERIOR			

NAME AND ADDRESS OF CREDITOR

the spouses are separated and a joint petition is not filed.)

V

DATES OF PAYMENTS

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

AMOUNT PAID AMOUNT STILL OWING None  $\square$ 

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

DATES OF PAYMENTS/ **TRANSFERS** 

AMOUNT PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** 

**AMOUNT** PAID

17.496.00

**AMOUNT** STILL OWING

**Dorothy Bauman** Wife (Separated) October, 2008 - \$2,539 November, 2008 - \$3.316 December, 2008 - \$4,378 January, 2009 - \$3,263

February, 2009 - \$2,000 March. 2009 - \$2,000

#### 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

Dorothy Bauman v. Stephen

Bauman

NATURE OF PROCEEDING

Divorce/Matrimonial

COURT OR AGENCY AND LOCATION

Supreme Court **Nassau County** 

STATUS OR DISPOSITION

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.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF

**SEIZURE** 

DESCRIPTION

AND VALUE OF

**PROPERTY** 

Internal Revenue Service

11/01/2008

Approximately \$2,500 Seized From

**Checking Account** 

#### 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.)

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

**GMAC** 

11/22/2008

Cadillac Escalade (financed by GMAC)

#### 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 a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

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.)

NAME AND ADDRESS

NAME AND ADDRESS OF COURT

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

#### 7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

Damage to Jericho Home Caused by LIPA - Approx. \$3,000

Insurance Claim With LIPA

DATE OF LOSS

12/01/2008

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Ira Bauman - Brother \$7,500

Pick & Zabicki LLP

#### 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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'

INTEREST IN PROPERTY

#### 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.)

NAME AND ADDRESS OF INSTITUTION Bank of America TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

Checking Account

AMOUNT AND DATE OF SALE OR CLOSING

Closed 2008

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS

IF ANY

#### 13. Setoffs

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

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF

SETOFF

SETOFF

14. Property held for another person

None 
☑

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

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

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.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

500 Madison Place Jericho, NY Stephen Bauman

8/2005-5/2008

#### 16. Spouses and Former Spouses

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

NAME

#### 17. Environmental Information.

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

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

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

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

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.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

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.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER** 

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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

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

LAST FOUR DIGITS

OF SOCIAL SECURITY OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

Big Trans Inc.

**US Electrical Sales** 

LLC

NATURE OF BUSINESS

Consulting

**BEGINNING AND ENDING** 

**DATES** 

01/01/2005 12/31/2008

Consulting

01/01/2008

12/31/2008

None  $\square$ 

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

NAME

NAME

**ADDRESS** 

#### 19. Books, records and financial statements

None V

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

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None  $\square$ 

b. List all firms or individuals who within 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.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None V

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.

NAME

**ADDRESS** 

None 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**Dorothy Bauman** 

10/01/2008

#### 20. Inventories

None  $\square$ 

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.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None ☑ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None **⊠**i 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

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 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.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

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.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None **☑**  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None 

☑

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[if completed by an individual or individual and spouse I declare under penalty of perjury that I have read the of financial affairs and any attachments thereto and the	answers cont	ained in the foregoing statement	
of financial aπairs and any attachments thereto and the		Hyd Rom	
Date	Signature of Debtor	Stephen Bauman	

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re Stephen Bauman

Case No.

Debtor.

Chapter

11

Debtor

STATEMENT OF MONTHLY GROSS INCOME		
The undersigned certifies the following	owing is the debtor's mont	nly income .
Income:	Debtor	
Six months ago	\$5,104.00	
Five months ago	\$5,104.00	
Four months ago	\$5,104.00	
Three months ago	\$5,104.00	
Two months ago	\$5,104.00	
Last month	\$ 5,104.00	
Income from other sources	\$0.00	
Total net income for six months preceding filing	\$ 30,624.00	
Average Monthly Gross Income	\$ 5,104.00	
Average Monthly Net Income	\$ 5,104.00	
Attached are all paymer under penalty of perjury that I ha knowledge, information, and beli	ve read the foregoing state	undersigned debtor prior to the petition date, I declare ment and that it is true and correct to the best of my
Dated:		Stephen Bauman

UNITED STATES BANKRUPTCY COU SOUTHERN DISTRICT OF NEW YOR	
x	
In re	Case No.:
Stephen Bauman	Chapter 11
Debtor(s)	
DECLARA	TION RE: ELECTRONIC FILING
PART I DECLARATION OF PETITION	ONER[S]:
and the information provided in the electronically sending my [our] petition, and the accompanying trustee appointed in my [our] case and the United Section Research Page 1981	r penalty of perjury, that the information I [we] have given my [our] attorney y filed petition is true and correct. I [We] consent to my [our] attorney g statements and schedules to the United States Bankruptcy Court, the ed States Trustee. I [We] understand that failure to provide the trustee Electronic Filing within 15 days following the date the petition was e dismissed pursuant to 11 U.S.C § 707(a)(3) without further notice.
	Signed: Stephen Bauman
PART II DECLARATION OF ATTOR	RNEY:
and to the best of my knowledge and belief, the before I file the petition, schedules and stateme	I have reviewed the above debtor's(s') petition, schedules and statements, by are true, correct, and complete. The debtor(s) will have signed this form ents. I will give the debtor(s) a copy of all forms and information to be filed will send copies of this declaration, the petition, schedules and statements. United States Trustee. This declaration is based upon all information of Signed:
	Douglas J. Pick Attorney for Debtor[s]

responsibilities.);

## UNITED STATES BANKRUPTCY COURT Southern District of New York

ln re	Stephen Bauman	Case No.	
mie	Debtor	(if known)	
	2000		
EX	HIBIT D - INDIVIDUAL DEBTOR'S S' CREDIT COUNSELIN	TATEMENT OF COMPLIANCE WITH G REQUIREMENT	
listed below. I case you do fi	f you cannot do so, you are not eligible to f le. If that happens, you will lose whatever f tion activities against you. If your case is d quired to pay a second filing fee and you n	ne of the five statements regarding credit couns ile a bankruptcy case, and the court can dismis iling fee you paid, and your creditors will be abl ismissed and you file another bankruptcy case hay have to take extra steps to stop creditors'	ss any le to
Every a separate Exh	individual debtor must file this Exhibit D. If a j hibit D. Check one of the five statements belov	oint petition is filed, each spouse must complete ar and attach any documents as directed.	nd file
counseling age for available or the agency des	ency approved by the United States trustee or edit counseling and assisted me in performing	bankruptcy case, I received a briefing from a cred bankruptcy administrator that outlined the opportur a related budget analysis, and I have a certificate copy of the certificate and a copy of any debt repay	nities from
counseling age for available or from the agenc describing the	ency approved by the United States trustee or edit counseling and assisted me in performing by describing the services provided to me. You	bankruptcy case, I received a briefing from a creo bankruptcy administrator that outlined the opportur a related budget analysis, but I do not have a cert must file a copy of a certificate from the agency bbt repayment plan developed through the agency i	nities tificate
obtain the serv	ices during the five days from the time I made ary waiver of the credit counseling requiremer	rvices from an approved agency but was unable to my request, and the following exigent circumstanct so I can file my bankruptcy case now. [Summarized]	es
within the firs that provided agency. Failur deadline can I dismissed if t receiving a cre	t 30 days after you file your bankruptcy pet the counseling, together with a copy of any e to fulfill these requirements may result in be granted only for cause and is limited to a the court is not satisfied with your reasons edit counseling briefing.	ou must still obtain the credit counseling briefing ition and promptly file a certificate from the age of debt management plan developed through the dismissal of your case. Any extension of the 3 maximum of 15 days. Your case may also be for filing your bankruptcy case without first	ency
statement.] [Mi	. I am not required to receive a credit counseli ust be accompanied by a motion for determina	ng pneтing pecause of: ¡Опеск the applicable tion 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

B 1D (Official Form 1, Exh. D) (12/08) – Cont.
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:  Stephen Bauman
Date:

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

## 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 installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years,

depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## 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 the Debtor	C
I, the debtor, affirm that I have received and r	ead this notice.	
Stephen Bauman	Stephen Bauman	
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)		

# UNITED STATES BANKRUPTCY COURT Southern District of New York

Debtor  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  Prior to the filing of this statement I have received  Balance Due  Chapter  11  Chapter  11  Chapter  11  Chapter  11  Shapter  Prior to 11  Shapter  Shapter	,	
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  Prior to the filing of this statement I have received  Balance Due		
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  Prior to the filing of this statement I have received  Balance Due		
Prior to the filing of this statement I have received  Balance Due		
Balance Due	7,500.00	
Balance Due	7,500.00	
	0.00	
2. The source of compensation paid to me was:		
☐ Debtor ☑ Other (specify) Ira Bauman - Debtor's Brother		
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 a of my law firm.		
<ul> <li>I have agreed to share the above-disclosed compensation with a person or persons who are not members or association my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> </ul>	ates of s	
<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>		
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] None		
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:		
None		
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.  Dated:  Douglas J. Pick, Bar No.  Pick & Zabicki	 	

Attorney for Debtor(s)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re:	Stephen Bauman	Case No	
	Debtor	Chapter 11	
	VERIFICATION OF CREDITOR MATRIX		

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 4 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

Signed:

Attorney for Debtor(s)

Bar no.:

Pick & Zabicki 369 Lexington Avenue

12th Floor

New York, NY 10017

Telephone No.: (212) 695-6000 Fax No.: (212) 695-6007

E-mail address:

Signed

Stephen Bauman

America Home Mortgage Servicing 4600 Regent Boulevard Suite 200 Irving, TX 75063

American Express Optima PO Box 2855 New York, NY 10116

Bloomingdale's PO Box 183083 Columbus, OH 43218

Chase PO Box 15153 Wilmington, DE 19886

CIT Group 715 S. Metropolitan Avenue PO Box 24330 Oklahoma City, OK 73124

Citi Gold Card PO Box 183060 Columbus, OH 43218

Discover Card PO Box 15410 Wilmington, DE 19850

Dorothy Bauman c/o John A. Gemelli, Esq. 105-15 Metropolitan Avenue Forest Hills, NY 11375

Dorothy Bauman

Enterprise Rent-A-Car 70 Cedar Swamp Road Glen Cove, NY 11542

Expo Design Center PO Box 689100 Des Moines, IA 50368

Exxon/Mobil Card Processing Center Des Moines, IA 50361

FIA Card Services PO Box 15726 Wilmington, DE 19886

GE Money Bank/PC Richard PO Box 960061 Orlando, FL 32896

GMAC PO Box 78234 Phoenix, AZ 85062

Household Financial Corp. 961 Weigel Drive Elmhurst, IL 60126

Infirmary Anesthesia Assocs. 2 Catharine Street - PO Box 550 Poughkeepsie, NY 12602

Internal Revenue Service c/o David Custodio, Service Rep. 107 Charles Lindbergh Boulevard Garden City, NY 11520 Internal Revenue Service
Holtsville, NY 00501

Jaime Mitchelle Andrews, Esq. Woods, Oziatt, Gilman, LLP 700 Cross Roads Bldg. 2 State Street Rochester, NY 14614

Jericho Water District 125 Convent Road Syosset, NY 11791

John A. Gemelli, Esq. 105-15 Metropolitan Avenue Forest Hills, NY 11375

Lowes PO Box 530914 Atlanta, GA 30353

Meenan Oil Co. PO Box 40 Levittown, NY 11756

NYC Dept. of Finance 345 Adams Street Brooklyn, NY 11201

NYC Law Dept. 100 Church Street New York, NY 10007

NYS Attorney General 120 Broadway New York, NY 10271 NYS Dept. of Tax & Fin. WA Harriman Campus Albany, NY 12205

NYS Dept. of Taxation and Finance 1740 Broadway, 15th Floor New York, NY 10019

Progressive PO Box 7247-0308 Philadelphia, PA 19170

Simm Associates, Inc. 800 Pencader Drive Newark, DE 19702

U.S. Dept. of Justice Box 55 Washington, DC 20044

United States Attorney One Pierrepont Plaza, 14T Brooklyn, NY 11201

Visa c/o Wolpoff & Abramson 300 Canal View Blvd. Rochester, NY 14623