

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Santos, Daniel</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5423</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>567 Route 303 Blauvelt, NY</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>10913</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Rockland</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

**Estimated Assets**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

**Estimated Liabilities**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$50 million	\$10,000,001 to \$100 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Santos, Daniel</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Harvey S. Barr</b> <span style="float: right;"><b>April 14, 2009</b></span>  <small>Signature of Attorney for Debtor(s) (Date)</small>  <b>Harvey S. Barr</b></p>
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**Exhibit C**

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

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

**Exhibit D**

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

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

If this is a joint petition:

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

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

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

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

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

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

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

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

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

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

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

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

Name of Debtor(s):  
**Santos, Daniel**

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

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

**X /s/ Daniel Santos**  
 Signature of Debtor **Daniel Santos**

**X**  
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)  
**April 14, 2009**  
 Date

**Signatures**

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

**X**  
 Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

**X /s/ Harvey S. Barr**  
 Signature of Attorney for Debtor(s)  
**Harvey S. Barr 3100**  
 Printed Name of Attorney for Debtor(s)  
**Barr, Post & Associates, PLLC**  
 Firm Name  
**664 Chestnut Ridge Road**  
**Spring Valley, NY 10977**  
 Address

**Email: info@bplegalteam.com**  
**845-352-4080 Fax: 845-352-6777**  
 Telephone Number  
**April 14, 2009**  
 Date

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

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

Address

**X**  
 Date

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

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

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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

**Signature of Debtor (Corporation/Partnership)**

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

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

**X**  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

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

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

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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

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

In re **Daniel Santos**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	CreditCard		9,200.00
Bank Of America Pob 17054 Wilmington, DE 19884	Bank Of America Pob 17054 Wilmington, DE 19884	CheckCreditOrLine OfCredit		13,256.00
Bank of America Pob 17054 Wilmington, DE 19884	Bank of America Pob 17054 Wilmington, DE 19884	CheckCreditOrLine OfCredit		30,288.00
BMW Financial Services P.O. Box 9001065 Louisville, KY 40290	BMW Financial Services P.O. Box 9001065 Louisville, KY 40290	2008 BMW - Car Lease		16,676.00 (0.00 secured)
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	CreditCard		5,000.00
Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealE stateMortgage		728,381.00 (Unknown secured)
Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured		55,402.00 (Unknown secured)
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	Hsbc Bank Po Box 5253 Carol Stream, IL 60197	CheckCreditOrLine OfCredit		2,849.00
IRS P.O. Box 9019 Holtsville, NY 00501	IRS P.O. Box 9019 Holtsville, NY 00501			24,699.67 (24,699.67 secured) (24,699.67 senior lien)

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>New York State Department of Taxation and Finance Albany, NY 12205</b>	<b>New York State Department of Taxation and Finance Albany, NY 12205</b>			<b>13,293.20</b> <b>(12,293.20 secured)</b>
<b>Sunbelt Business Brokers Of Hudson Valley, Inc. 100 Red Schoolhouse Road Spring Valley, NY 10977</b>	<b>Sunbelt Business Brokers Of Hudson Valley, Inc. 100 Red Schoolhouse Road Spring Valley, NY 10977</b>			<b>130,000.00</b>

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

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

Date **April 14, 2009**

Signature **/s/ Daniel Santos**  
**Daniel Santos**  
Debtor

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

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
In re: : Chapter 11  
 :  
Daniel Santos. : Case No.  
 :  
 :  
Debtor. : **STATEMENT PURSUANT**  
 : **TO RULE 2016(b)**  
----- X

The undersigned, pursuant to Rule 2016(b) of the Bankruptcy Rules, states that the compensation paid or promised by the Debtor to the undersigned is as follows:

- 1) For legal services rendered the Debtor agrees to pay, as a retainer:  
\$7,500.00 + \$1,039.00
- 2) Prior to the filing of this Statement, the debtors has paid the undersigned:  
\$2, 500.00 + \$1,039.00
- 3) A Third party has agreed to pay the balance of the retainer
- 4) Additional fees to be determined upon application to the Court.

The filing fee has been paid by the debtor,

The services rendered or to be rendered include the following:

- a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11 of the United States Code.
- b) Preparation and filing of the Petition, schedules of assets and liabilities, and statement of affairs.
- c) Representation of the client at the meetings of creditors under 11 U.S.C.341(a).
- d) Representation of client at all subsequent adjourned meetings.
- e) Representation on confirmation hearing and preparation of appropriate documents for disclosure and confirmation.
- f) Preparation and filing of the Order Confirming a Plan of Reorganization.

The undersigned further states that the source of monies paid by the Debtors to the undersigned was and is:

- a) Paid monies of the Debtor, and the balance to be paid. by,
- b) A third party.

IT IS CLEARLY UNDERSTOOD THAT THE LAW FIRM OF BARR, POST & ASSOCIATES <sup>PLLC</sup> WILL BE ENTITLED TO ADDITIONAL COMPENSATION FROM THE DEBTOR BASED UPON THE ACTUAL TIME AND DISBURSEMENTS EXPENDED BY THEM ON THE DEBTOR'S BEHALF UPON PROPER APPLICATION TO THE COURT.

NO PART OF THE ABOVE FEES ARE TO BE SHARED WITH ANY OTHER PERSON OR FIRM.

Dated: April 14, 2009

Respectfully submitted,

BARR, POST & ASSOCIATES <sup>PLLC</sup>

/s/Daniel Santos  
Daniel Santos

By:/s/Harvey S. Barr  
Harvey S. Barr. Esq.  
Attorneys for Debtor  
664 Chestnut Ridge Road  
Spring Valley, N.Y. 10977  
(845) 352-4080

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X

In re:

Daniel Santos

Debtor.

Chapter 11  
Case No.

-----X

**AMENDED DECLARATION RE: ELECTRONIC FILING**

**PART I B DECLARATION OF PETITIONER(S):**

I, Daniel Santos, the Debtor, hereby declare under penalty of perjury, that the information I have given my attorney and the information provided in the electronically filed petition is true and correct. I consent to my attorney sending my petition, and the accompanying statements and schedules to the United States Bankruptcy Court, the Trustee appointed in my case and the United States Trustee. I understand that failure to provide the Trustee with the signed original of this Declaration Re: Electronic Filing with 15 days following the date the petition was electronically filed will cause my case to be dismissed pursuant to 11 U.S.C. ' 707(a)(3) without further notice.

Dated: April 14, 2009

Signed: /s/Daniel Santos  
Daniel Santos

**PART II B DECLARATION OF ATTORNEY:**

I declare under penalty of perjury that I have examined the above Debtor=s petition, schedules and statements and, to the best of my knowledge and belief, they are true, correct, and complete. The debtor will have signed this form before I file the petition, schedules and statements. I will give the debtor a copy of all forms and information to be filed with the United States Bankruptcy Court and I will send copies of this declaration, the petition, schedules and statements to the trustee appointed in this case and to the United States Trustee. This declaration is based upon all information of which I have knowledge.

Dated: April 14, 2009

Respectfully Submitted,

BARR, POST & ASSOCIATES <sup>PLLC</sup>

By: /s/ Harvey S. Barr  
Harvey S. Barr  
Attorneys for Debtor  
664 Chestnut Ridge Road  
Spring Valley, N.Y. 10977  
(845) 352-4080



AMERICAN EXPRESS  
C/O BECKET AND LEE  
PO BOX 3001  
MALVERN, PA 19355

AMERICAN EXPRESS  
P.O. BOX 2855  
NEW YORK, NY 10116

BANK OF AMERICA  
POB 17054  
WILMINGTON, DE 19884

BANK OF AMERICA  
P.O. BOX 15102  
WILMINGTON, DE 19886

BMW FINANCIAL SERVICES  
P.O. BOX 9001065  
LOUISVILLE, KY 40290

BMW LEASING  
P. O. BOX 9001065  
LOUISVILLE, KY 40290

CAPITAL 1 BANK  
ATTN: C/O TSYS DEBT MANAGEMENT  
PO BOX 5155  
NORCROSS, GA 30091

CIT COMMUNICATIONS FINANCE  
ONE CIT DRIVE  
LIVINGSTON, NJ 07039

COUNTRYWIDE HOME LENDING  
ATTENTION: BANKRUPTCY SV-314B  
PO BOX 5170  
SIMI VALLEY, CA 93062

HSBC BANK  
PO BOX 5253  
CAROL STREAM, IL 60197

IRS  
P.O. BOX 9019  
HOLTSVILLE, NY 00501

NEW YORK STATE DEPARTMENT OF  
TAXATION AND FINANCE  
ALBANY, NY 12205

PARAGON FEDERAL CREDIT UNION  
100 PARAGON DRIVE  
MONTVALE, NJ 07645

PROVIDENT BANK  
400 RELLA BLVD  
SUFFERN, NY 10901

SUNBELT BUSINESS BROKERS  
OF HUDSON VALLEY, INC.  
100 RED SCHOOLHOUSE ROAD  
SPRING VALLEY, NY 10977