B1 (Official Form 1)(1/08)							
United States Bankruptcy C Southern District of New Yor						V	oluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Ehrman, Meyer C			Name	of Joint De	ebtor (Spouse	) (Last, First, Middle)	):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Ot (inclue	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0963</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): 8 Joan Lane Monsey, NY ZIP Code			Street	Address of	Joint Debtor	(No. and Street, City	r, and State): ZIP Code
County of Residence or of the Principal Place of <b>Rockland</b>		0952	Count	y of Reside	ence or of the	Principal Place of Bu	isiness:
Mailing Address of Debtor (if different from stre	Mailing Address of Debtor (if different from street address):			g Address	of Joint Debt	or (if different from s	treet address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor       Nature of Business         (Form of Organization)       (Check one box)         Individual (includes Joint Debtors)       Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)         See Exhibit D on page 2 of this form.       Railroad         Corporation (includes LLC and LLP)       Stockbroker         Partnership       Commodity Broker		lefined	<ul> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> </ul>	<b>the I</b> er 7 er 9 er 11 er 12	of a Foreig Chapter 15		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<ul> <li>Clearing Bank</li> <li>Other</li> <li>Tax-Exempt Entity (Check box, if applicable)</li> <li>Debtor is a tax-exempt organizat under Title 26 of the United State Code (the Internal Revenue Code</li> </ul>		nization States	defined "incurr			
<ul> <li>Filing Fee (Check one box)</li> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>		r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) ble boxes: being filed w ces of the plat	usiness debtor as defined the second strain the second strain second sec	in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D). debts (excluding debts owed 000.	
<ul> <li>Statistical/Administrative Information</li> <li>□ Debtor estimates that funds will be available for distribution to unsecured creditor</li> <li>■ Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.</li> <li>Estimated Number of Creditors</li> </ul>			e expense	•		THIS SPACE I	IS FOR COURT USE ONLY
1-         50-         100-         200-           49         99         199         999         2           Estimated Assets         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         □         <	1         1           1,000-         5,001-           5,000         10,000             1         1           5,000,001         \$10,000,001           \$10,000,001         \$50           nillion         million	10,001- 25,000	25,001- 50,000 \$100,000,001 to \$500 million	50,001- 100,000			
Estimated Liabilities	milion milion 51,000,001 \$10,000,001 o \$10 to \$50 milion milion	550,000,001 to \$100		\$500,000,001 to \$1 billion			

B1 (Official For	rm 1)(1/08)		Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mi	- ust be completed and filed in every case)	Ehrman, Meyer C	
(	All Prior Bankruptcy Cases Filed Within Las	<b>t 8 Years</b> (If more than two	o, attach additional sheet)
Location Where Filed:	× •	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	f more than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petiti have informed the petition 12, or 13 of title 11, Unite	
	Fvl	l nibit C	
☐ Yes, and ■ No.	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition. <b>Exh</b> Deleted by every individual debtor. If a joint petition is filed, ea	nibit D	· · ·
-	D completed and signed by the debtor is attached and made		ind attach a separate Exhibit D.)
If this is a jo		a part of and poundant	
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this peti	tion.
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnersh	ip pending in this District.
	Debtor is a debtor in a foreign proceeding and has its prin- this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is	a defendant in an action or
	<b>Certification by a Debtor Who Reside</b> (Check all app		tial Property
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the juc	lgment for possession was entered, and
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would	become due during the 30-day period
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C.	. § 362(1)).

Voluntary Petition	Name of Debtor(s):
Voluntary relition	Ehrman, Meyer C
This page must be completed and filed in every case)	
	natures Signature of a Farsign Depresentative
<ul> <li>Signature(s) of Debtor(s) (Individual/Joint)</li> <li>I declare under penalty of perjury that the information provided in this petition is true and correct.</li> <li>[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.</li> <li>[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).</li> </ul>	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 relief in accordanc
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
▼ /s/ Mever C. Fhrman	X
X         /s/ Meyer C Ehrman           Signature of Debtor         Meyer C Ehrman	Signature of Foreign Representative
	Diff. 1 No. of Dominan Dominantativa
X	Printed Name of Foreign Representative
Signature of Joint Debtor	Date
Telephone Number (If not represented by attorney)	
	Signature of Non-Attorney Bankruptcy Petition Preparer
July 9, 2009 Date	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
Signature of Attorney*	compensation and have provided the debtor with a copy of this document for 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
X /s/ Mark Frankel	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a
Mark Frankel 8417	debtor or accepting any fee from the debtor, as required in that section.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Backenroth Frankel & Krinsky, LLP	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name 489 Fifth Avenue 28th Floor	
New York, NY 10017	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: mfrankel@bfklaw.com 212-593-1100 Fax: 212-644-0544	
Telephone Number	
July 9, 2009	Address
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.	X
Signature of Debtor (Corporation/Partnership)	Date
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	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared o assisted in preparing this document unless the bankruptcy petition preparer i not an individual:
V	
X	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
D-4-	
Date	

## United States Bankruptcy Court Southern District of New York

In re Meyer C Ehrman

Debtor(s)

Case No. \_ Chapter

11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Ballys Park Place & Boardwalk Atlantic City, NJ 08401	Ballys Park Place & Boardwalk Atlantic City, NJ 08401	Casino Gambling	Unliquidated	57,130.00
Bank of America PO Box 15027 Wilmington, DE 19886	Bank of America PO Box 15027 Wilmington, DE 19886	guarantee of business obligation	Contingent Unliquidated	61,000.00
Bank Of America Attn: Bankruptcy NC4-105-02- 77 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	CreditCard	Unliquidated	126,227.00
Bank of America NC1-001-07-06 101 N Tryon St Charlotte, NC 28255	Bank of America NC1-001-07-06 101 N Tryon St Charlotte, NC 28255	Guarantee of business obligation	Contingent Unliquidated	97,000.00
Borgata POB 509 Atlantic City, NJ 08404	Borgata POB 509 Atlantic City, NJ 08404	Casino Gambling	Unliquidated	70,560.00
Ceasars Casino 2100 Pacific Avenue Atlantic City, NJ 08401	Ceasars Casino 2100 Pacific Avenue Atlantic City, NJ 08401	Casino Gambling	Unliquidated	84,720.00
Chase PO Box 15298 Wilmington, DE 19886	Chase PO Box 15298 Wilmington, DE 19886	Guarantee of business obligation	Contingent Unliquidated	64,000.00
Chase POB 4661 Houston, TX 77210	Chase POB 4661 Houston, TX 77210	Gurantee of business obligation	Contingent	48,000.00
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	CreditCard	Unliquidated	121,574.00
Citibusiness Advantage POB 44180 Jacksonville, FL 32231	Citibusiness Advantage POB 44180 Jacksonville, FL 32231	Guarantee of business obligation	Contingent Unliquidated	27,000.00
Discover Financial Po Box 3025 New Albany, OH 43054	Discover Financial Po Box 3025 New Albany, OH 43054	CreditCard	Unliquidated	21,762.00

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Harrahs 777 Haraaahs Blvd. Atlantic City, NJ 08401	Harrahs 777 Haraaahs Blvd. Atlantic City, NJ 08401	Casino Gambling	Unliquidated	62,915.00
Hilton Casino Boston & The Boardwalk Atlantic City, NJ 08401	Hilton Casino Boston & The Boardwalk Atlantic City, NJ 08401	Casino Gambling	Unliquidated	107,750.00
Smith Barney Visa Citi Cards Po Box 183051 Columbus, OH 43218	Smith Barney Visa Citi Cards Po Box 183051 Columbus, OH 43218	Credit Card	Unliquidated	39,422.39
Sovereign Bank PO Box 12707 Reading, PA 19612	Sovereign Bank PO Box 12707 Reading, PA 19612	Guarantee of business obligation	Contingent Unliquidated	242,000.00
Suntrust Mortgage RVW-3003 POB 26149 Richmond, VA 23260	Suntrust Mortgage RVW-3003 POB 26149 Richmond, VA 23260	8 Joan Lane Monsey NY 10952	Unliquidated	729,000.00 (670,000.00 secured)
Taj Mahal 1000 Boardwalk at Virginia Ave Atlantic City, NJ 08401	Taj Mahal 1000 Boardwalk at Virginia Ave Atlantic City, NJ 08401	Casino Gambling	Unliquidated	120,000.00
Tropicana Brighton & Boardwalk Atlantic City, NJ 08401	Tropicana Brighton & Boardwalk Atlantic City, NJ 08401	Casino Gambling	Unliquidated	97,000.00
Trump Marina Huron Ave & Brigatine Blvd. Atlantic City, NJ 08401	Trump Marina Huron Ave & Brigatine Blvd. Atlantic City, NJ 08401	Casino Gambling	Unliquidated	72,750.00
Wells Fargo Business Banking POB 348750 Sacramento, CA 95834	Wells Fargo Business Banking POB 348750 Sacramento, CA 95834	Guarantee of business obligation	Contingent Unliquidated	468,000.00

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

I, **Meyer C Ehrman**, 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 July 9, 2009

Signature /s/ Meyer C Ehrman

Meyer C Ehrman 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

Meyer C Ehrman

Debtor

Case No.	

11

Chapter\_\_\_\_\_

# 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 must also 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	670,000.00		
B - Personal Property	Yes	3	52,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		779,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		2,064,587.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			12,956.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			10,471.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	722,750.00		
			Total Liabilities	2,843,587.69	

## United States Bankruptcy Court Southern District of New York

In re

.

Meyer C Ehrman

Debtor

Case No.

Chapter\_\_\_\_\_11

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

## This information is for statistical purposes only under 28 U.S.C. § 159.

## Summarize the following types of liabilities, as reported in the Schedules, and total them.

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

## State the following:

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

#### State the following:

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

In re Meyer C Ehrman Case No.

Debtor

# **SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

8 Joan Lane Monsey NY 10952	Joint tenant	J	670,000.00	729,000.00
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

Sub-Total >	670,000.00	(Total of this page)
Sub Ioun >	010,000,00	(I of an of and page)

670,000.00 Total >

In re Meye

Meyer C Ehrman

Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnishings	3	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Clothing		-	250.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	x			
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			

2,750.00

**2** continuation sheets attached to the Schedule of Personal Property

Meyer C Ehrman

Case No.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA	-	50,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Sharmey Realty Inc.; Debtor has undivided one half in corporation that owns real property located at 5711 Washington Street, West New York, New Jersey. Appraised value is \$1 million. Mortgages total \$857,000	F J	Unknown
			Debtor owns undivided one half interest in Screenco Screening, Inc. Annual profits do not exceed \$25,000.	J	Unknown
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	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.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

50,000.00

Meyer C Ehrman

Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	x			
23.	Licenses, franchises, and other general intangibles. Give particulars.	x			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	х			
31.	Animals.	х			
32.	Crops - growing or harvested. Give particulars.	Х			
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			

52,750.00

In re M

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Meyer C Ehrman

Case No.

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

(Check one box) □ 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		
Household Goods and Furnishings Furnishings	NYCPLR § 5205(a)(5)	2,500.00	2,500.00		
<u>Wearing Apparel</u> Clothing	NYCPLR § 5205(a)(5)	250.00	250.00		
Interests in IRA, ERISA, Keogh, or Other Pension IRA	or Profit Sharing Plans NYCPLR § 5205(e)	50,000.00	50,000.00		
Stock and Interests in Businesses Debtor owns undivided one half interest in Screenco Screening, Inc. Annual profits do not exceed \$25,000.	NYCPLR § 5205(a)	0.00	Unknown		

Meyer C Ehrman

Case No.

Debtor

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

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

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Ď Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	H W	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDAT	S P U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Hershe Greenzweig 36 Concord Dr Monsey, NY 10952		-	Sharmey Realty Inc.; Debtor has undivided one half in corporation that owns real property located at 5711 Washington Street, West New York, New Jersey. Appraised value is \$1 million. Mortgages total \$857,000		T E D			
Account No. Hershe Greenzweig 36 Concord Dr Monsey, NY 10952		-	Value \$     Unknown       Debtor owns undivided one half interest in Screenco Screening, Inc. Annual profits do not exceed \$25,000.       Value \$       Unknown				25,000.00	Unknown
Account No. Suntrust Mortgage RVW-3003 POB 26149 Richmond, VA 23260		-	8 Joan Lane Monsey NY 10952 Value \$ 670,000.00	_	x		729,000.00	59,000.00
Account No.			Value \$					
<b>0</b> continuation sheets attached			(Total of t	Subt his p			779,000.00	59,000.00
					ota	l	779,000.00	59,000.00

(Report on Summary of Schedules)

#### Meyer C Ehrman

Case No.

Debtor

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

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

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

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

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

#### □ Domestic support obligations

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

#### **Extensions of credit in an involuntary case**

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

#### □ Wages, salaries, and commissions

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

#### □ Contributions to employee benefit plans

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

#### □ Certain farmers and fishermen

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

#### Deposits by individuals

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

#### **Taxes and certain other debts owed to governmental units**

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

#### □ Commitments to maintain the capital of an insured depository institution

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

#### □ Claims for death or personal injury while debtor was intoxicated

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

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

**0** continuation sheets attached

Meyer C Ehrman

Case No.

Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. <b>3713-394033-81000</b>	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Credit Card		LIQUIDATE	D I S P U T E D	AMOUNT OF CLAIM
American Express POB 297814 Fort Lauderdale, FL 33329		-			D		17,400.00
Account No. 0885364 Ballys Park Place & Boardwalk Atlantic City, NJ 08401		-	Casino Gambling		x		57,130.00
Account No. <b>5389</b> Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		-	CreditCard		x		126,227.00
Account No. Bank of America NC1-001-07-06 101 N Tryon St Charlotte, NC 28255		-	Guarantee of business obligation	×	x		97,000.00
continuation sheets attached		<u>I</u>	[(Total of	Sub this			297,757.00

#### Meyer C Ehrman

Debtor

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

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

Husband, Wife, Joint, or Community D – % P J F E D CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) guarantee of business obligation Account No. **Bank of America** xx PO Box 15027 Wilmington, DE 19886 61,000.00 Account No. 1054264 **Casino Gambling** Borgata **POB 509** Х Atlantic City, NJ 08404 70,560.00 Account No. 0483819 **Casino Gambling Ceasars Casino** Х 2100 Pacific Avenue Atlantic City, NJ 08401 84,720.00 Account No. Gurantee of business obligation Chase Х POB 4661 Houston, TX 77210 48,000.00 Account No. Guarantee of business obligation Chase XX PO Box 15298 Wilmington, DE 19886 64,000.00 Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Subtotal 328,280.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

#### Meyer C Ehrman

Debtor

Case No.

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

Husband, Wife, Joint, or Community D – % P J F E D CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) CreditCard Account No. 546616022433 Citi Х Po Box 6241 Sioux Falls, SD 57117 121,574.00 **Guarantee of business obligation** Account No. **Citibusiness Advantage** XX POB 44180 Jacksonville, FL 32231 27,000.00 CreditCard Account No. 601100247651 **Discover Financial** Х Po Box 3025 New Albany, OH 43054 21,762.00 Account No. 7302384557719075 CreditCard Exxmblciti Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 401.00 Account No. 604411006086 ChargeAccount Gemb/brook Bros Po Box 981400 El Paso, TX 79998 314.00 Subtotal

Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

171,051.00

## Meyer C Ehrman

Debtor

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

CREDITOR'S NAME,	C	Hu	isband, Wife, Joint, or Community	C C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	NLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. 601859510081			ChargeAccount	Т	E		
Gemb/gap Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-					71.00
Account No.	┫	$\vdash$	Legal Services				
Gruber Colabella Liuzza & Will 41 Lakeside Blvd Hopatcong, NJ 07843		-				x	
							14,479.30
Account No. <b>3269297</b>			Casino Gambling				
Harrahs 777 Haraaahs Blvd. Atlantic City, NJ 08401		-			x		
							62,915.00
Account No. <b>5054229</b>			Casino Gambling				
Hilton Casino Boston & The Boardwalk Atlantic City, NJ 08401		-			x		
							107,750.00
Account No. 332536108920		T	ChargeAccount				
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		-					
							227.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of			(Total of	Sub			185,442.30

(Total of this page)

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

#### Meyer C Ehrman

Debtor

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

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

Husband, Wife, Joint, or Community D – % P J F E D CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. w CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) **Credit Card** Account No. 4339-0990-2551-4122 **Smith Barney Visa** Х Citi Cards Po Box 183051 Columbus, OH 43218 39.422.39 **Guarantee of business obligation** Account No. Sovereign Bank XX PO Box 12707 Reading, PA 19612 242.000.00 Account No. 7972130062046549 ChargeAccount Stpc/cbsd Po Box 6497 Sioux Falls, SD 57117 82.00 Account No. 4759797 **Casino Gambling** Taj Mahal Х 1000 Boardwalk at Virginia Ave Atlantic City, NJ 08401 120,000.00 Account No. 5396138546 CreditCard Texaco / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 1,012.00

Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Subtotal

402,516.39

### Meyer C Ehrman

Debtor

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

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

Husband, Wife, Joint, or Community CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) Account No. 70402962811900001 Automobile **Toyota Motor Credit Co** Must call 800-874-8822 for mailing addre 10,793.00 Account No. 4776191 **Casino Gambling** Tropicana Х **Brighton & Boardwalk** Atlantic City, NJ 08401 97.000.00 Account No. 2556290 **Casino Gambling Trump Marina** Х Huron Ave & Brigatine Blvd. Atlantic City, NJ 08401 72,750.00 Account No. gurantee of business obligation Wachovia Bank NA XX **Central Bankruptcy Department** POB 13765 Roanoke, VA 24037 11,148.00 Account No. Guarantee of business obligation Wells Fargo XX POB 348750 Sacramento, CA 95834 19,850.00 Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Subtotal 211,541.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

## Meyer C Ehrman

Debtor

Case No.

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

Husband, Wife, Joint, or Community U N L I Q U T E D I D A T E D CONFINGENT CODEBTOR CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND w INCLUDING ZIP CODE, CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) Guarantee of business obligation Account No. Wells Fargo Business Banking xx POB 348750 Sacramento, CA 95834 468,000.00 Account No. Account No. Account No. Account No. Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Subtotal 468,000.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total

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(Report on Summary of Schedules)

2,064,587.69

0

Meyer C Ehrman

Case No.

Debtor

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. In re Meyer C Ehrman

Case No.

Debtor

## **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Meyer C Ehrman

Debtor(s)

Case No.

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):		AGE(S):			
	Son		10			
Married	Son		13			
Warned	Daughter		17			
	Son		20			
	Son		22			
Employment:	DEBTOR			SPOUSE		
	inter	Teach				
	creenco Screening Inc.		odaas R	lize		
How long employed 26	years	1 year		<u></u>		
	11 Washington Street est New York, NJ 07093			Ridge Rd Y 10965		
	pjected monthly income at time case filed)	i cari		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$	11,163.00	\$	1,830.00
2. Estimate monthly overtime	minissions (Florate if not paid montiny)		\$	0.00	\$	0.00
2. Estimate montiny overtime			Ψ	0.00	Ψ	0.00
3. SUBTOTAL			\$	11,163.00	\$	1,830.00
			<b>I</b>			
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social securit	ty		\$	1,919.00	\$	200.00
b. Insurance	-		\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
			¢	1,919.00	¢	200.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS		\$	1,919.00	\$	200.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	9,244.00	\$	1,630.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ment)	\$	1,041.00	\$	1,041.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support p	payments payable to the debtor for the debtor's use	or that of				
dependents listed above			\$	0.00	\$	0.00
11. Social security or government assist	stance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	1,041.00	\$	1,041.00
	E (Add amounts shown on lines 6 and 14)		\$	10,285.00	\$	2,671.00
					40.05	
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line			\$s	12,95	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Meyer C Ehrman

Debtor(s)

Case No.

# 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 bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home)         a. Are real estate taxes included?       Yes X         No	\$6,207.00
b. Is property insurance included? Yes X No	
2. Utilities: a. Electricity and heating fuel	\$ <b>964.00</b>
b. Water and sewer	\$ 0.00
c. Telephone	\$ <u>130.00</u>
d. Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 250.00
4. Food	\$ 900.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$ 150.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	·
a. Homeowner's or renter's	\$ 120.00
b. Life	\$ 1,200.00
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
e. Other	
	\$ 0.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·
plan)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
a Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other	\$ 0.00
Other	\$ 0.00
	Ф <u></u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$10,471.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	
following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	

20.	STATEMENT OF MONTHET NET INCOME	
a.	Average monthly income from Line 15 of Schedule I	\$ 12,956.00
b.	Average monthly expenses from Line 18 above	\$ 10,471.00
c.	Monthly net income (a. minus b.)	\$ 2,485.00

## United States Bankruptcy Court Southern District of New York

In re Meyer C Ehrman

Debtor(s)

Case No. Chapter

11

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 9, 2009

Signature

Meyer C Ehrman Debtor

/s/ Meyer C Ehrman

*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**

In re	Meyer	C Ehrman
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Debtor(s)

Case No. Chapter

11

## STATEMENT OF FINANCIAL AFFAIRS

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

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

### DEFINITIONS

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

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

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar vear to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT SOURCE

### 3. Payments to creditors



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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) 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 creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

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

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
Ceasers Casino	3/10/09	\$1,500.00	\$84,720.00
Bally's	4/10/09	\$1,500.00	\$57,130.00
Harrahs	5/10/09	\$1,500.00	\$62,915.00
		. ,	
Hilton Casino	3/10/09 \$700, 4/10/09 \$700,	\$2,100.00	\$107,750.00
	5/10/09 \$700	<i> </i>	<i></i>
	•		

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			AMOUNT STILL
<b>RELATIONSHIP TO DEBTOR</b>	DATE OF PAYMENT	AMOUNT PAID	OWING

#### 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 <b>Borgata Casino v Ehrman</b>	NATURE OF PROCEEDING Debt Collection	COURT OR AGENCY AND LOCATION Superior Court, New Jersey, Atlantic City	STATUS OR DISPOSITION Judgment
Taj Mahal Casino v Ehrman	Debt Collection	Superior Court, New Jersey, Atlantic City	Pending
Trump Marina Casino v Ehrman	Debt Collection	Superior Court, New Jersey, Atlantic City	Pending
Tropicana Casino v Ehrman	Debt Collection	Superior Court, New Jersey, Atlantic City, NJ	Collection
Borgata v Ehrman SU-2009-003910	Debt Collection	Supreme Court, Rockland County	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

## 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.)

	AND ADDRESS OF TOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AN PROPER	
	6. Assignments and receiverships			
None	this case. (Married debtors filing und	rty for the benefit of creditors made with der chapter 12 or chapter 13 must includ uses are separated and a joint petition is	le any assignment by e	
NAME A	AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIG	NMENT OR SETTLEMENT
None	preceding the commencement of this	n the hands of a custodian, receiver, or o s case. (Married debtors filing under cha hether or not a joint petition is filed, un	apter 12 or chapter 13 i	must include information concerning
	AND ADDRESS SUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family members ag aggregating less than \$100 per recip	ons made within <b>one year</b> immediately p ggregating less than \$200 in value per in ient. (Married debtors filing under chap t a joint petition is filed, unless the spor	dividual family membre ter 12 or chapter 13 mi	er and charitable contributions ust include gifts or contributions by
	E AND ADDRESS OF NOR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this ca	casualty or gambling within <b>one year</b> in <b>se.</b> (Married debtors filing under chapte on is filed, unless the spouses are separa	r 12 or chapter 13 mus	t include losses by either or both
	PTION AND VALUE F PROPERTY	LOSS WAS COVERE	CIRCUMSTANCES A ED IN WHOLE OR IN E, GIVE PARTICULA	PART

### 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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Backenroth Frankel & Krinsky 489 Fifth Avenue New York, NY 10017 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR June 1, 2009 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$25.000

#### 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,		DESCRIBE PROPERTY TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED
Shaindy Ehrman	January 2008	Debtor transferred one half interest in residence located at 8 Joan Lane, Monsey NY to spouse.
Wife		Spouse transferred such interest back to the
		Debtor in June 2009.

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		AMOUNT OF MONEY OR DESCRIPTION AND
DEVICE	DATE(S) OF	VALUE OF PROPERTY OR DEBTOR'S INTEREST
	TRANSFER(S)	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	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	----------------------------------------------------------------------------------------	---------------------------------------

### 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 CONTENTS DATE OF TRANSFER OR SURRENDER, 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 SETOFF AMOUNT OF SETOFF 14. Property held for another person None List all property owned by another person that the debtor holds or controls. DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER PROPERTY LOCATION OF PROPERTY 15. Prior address of debtor None If the 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 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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	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 **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

Sharmey Realty Inc.	13-4083791	5711 Washington Street West New York, NJ 07093	Real Estate	1983-2009
Inc.	22-3013330	West New York, NJ 07093	Frinding	1903-2009
NAME Screenco Screening,	(ITIN)/ COMPLETE EIN <b>22-3019958</b>	ADDRESS 5711 Washington St	NATURE OF BUSINESS Printing	ENDING DATES 1983-2009
	TAXPAYER-I.D. NO.			BEGINNING AND
	OTHER INDIVIDUAL			
	SOCIAL-SECURITY OR			
	LAST FOUR DIGITS OF			

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

NAME	ADDRESS
Sharmey Realty Inc.	5711 Washington Street
	West New York, NJ 07093

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

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

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

None a. List all bookkeepers and accountants who within **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 Isidore Eichenthal, CPA 3904 15th Ave Brooklyn, NY 11204 DATES SERVICES RENDERED 1983-2009

of account and records, or	prepared a financial statement of	the debtor.	
	ADDRESS	DATES SERVICES RENDERED	
	uals who at the time of the comme books of account and records are	encement of this case were in possession of the books of account and records e not available, explain.	
rman		ADDRESS	
		including mercantile and trade agencies, to whom a financial statement was ng the commencement of this case.	
ID ADDRESS		DATE ISSUED	
20. Inventories			
a. List the dates of the last and the dollar amount and		operty, the name of the person who supervised the taking of each inventory,	
INVENTORY	INVENTORY SUPERVISO	DOLLAR AMOUNT OF INVENTORYR(Specify cost, market or other basis)	
b. List the name and addre	ess of the person having possessio	on of the records of each of the two inventories reported in a., above.	
INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS	

PERCENTAGE OF INTEREST

DATE OF WITHDRAWAL

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

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. 

TITLE

ADDRESS

None

NAME

None

Meyer Ehrman

NAME AND ADDRESS

DATE OF INVENTORY

DATE OF INVENTORY

NAME

None

None

None 

NATURE OF INTEREST

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,
	controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

NAME

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case. 

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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

## 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.

DATE AND PURPOSE

OF WITHDRAWAL

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

AMOUNT OF MONEY

OR DESCRIPTION AND

VALUE OF PROPERTY

#### 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)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 9, 2009

Signature /s/ Meyer C Ehrman Meyer C Ehrman Debtor

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

Best Case Bankruptcy

# **United States Bankruptcy Court**

Southern District of New York

In re Meyer C Ehrman

Debtor(s)

Case No. \_ Chapter

11

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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 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	\$ 25,000.00
Prior to the filing of this statement I have received	\$ 25,000.00
Balance Due	\$ 0.00

2. The source of the compensation paid to me was:

■ Debtor □ Other (specify):

3. The source of compensation to be paid to me is:

■ Debtor □ Other (specify):

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

- □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
  - e. [Other provisions as needed]
- By agreement with the debtor(s), the above-disclosed fee does not include the following service:
   Fee is a retainer only. The Debtor is responsible for additional fees after retainer has been exhausted.

## 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: July 9, 2009	/s/ Mark Frankel
	Mark Frankel 8417
	Backenroth Frankel & Krinsky, LLP
	489 Fifth Avenue
	28th Floor
	New York, NY 10017
	212-593-1100 Fax: 212-644-0544
	mfrankel@bfklaw.com

# 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 <u>before</u> 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

## **<u>Chapter 7</u>**: 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.

# <u>Chapter 13</u>: 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.

## **<u>Chapter 11</u>**: 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 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 Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Mark Frankel 8417	X /s/ Mark Frankel	July 9, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
489 Fifth Avenue		
28th Floor		
New York, NY 10017		
212-593-1100		
mfrankel@bfklaw.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we	) have received and read this notice.	

Meyer C Ehrman	${\rm X}~$ /s/ Meyer C Ehrman	July 9, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Case No. (if known)

# Signature of Joint Debtor (if any)

Date

# United States Bankruptcy Court Southern District of New York

In re Meyer C Ehrman

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: July 9, 2009

/s/ Meyer C Ehrman

Meyer C Ehrman Signature of Debtor American Express POB 297814 Fort Lauderdale, FL 33329

Backenroth Frankel & Krinsky 489 Fifth Avenue New York, NY 10017

Ballys Park Place & Boardwalk Atlantic City, NJ 08401

Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

Bank of America NC1-001-07-06 101 N Tryon St Charlotte, NC 28255

Bank of America PO Box 15027 Wilmington, DE 19886

Borgata POB 509 Atlantic City, NJ 08404

Ceasars Casino 2100 Pacific Avenue Atlantic City, NJ 08401

Chase POB 4661 Houston, TX 77210

Chase PO Box 15298 Wilmington, DE 19886

Citi Po Box 6241 Sioux Falls, SD 57117 Citibusiness Advantage POB 44180 Jacksonville, FL 32231

Discover Financial Po Box 3025 New Albany, OH 43054

Exxmblciti Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Gemb/brook Bros Po Box 981400 El Paso, TX 79998

Gemb/gap Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gruber Colabella Liuzza & Will 41 Lakeside Blvd Hopatcong, NJ 07843

Harrahs 777 Haraaahs Blvd. Atlantic City, NJ 08401

Hershe Greenzweig 36 Concord Dr Monsey, NY 10952

Hershe Greenzweig 36 Concord Dr Monsey, NY 10952

Hilton Casino Boston & The Boardwalk Atlantic City, NJ 08401 Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Smith Barney Visa Citi Cards Po Box 183051 Columbus, OH 43218

Sovereign Bank PO Box 12707 Reading, PA 19612

State of New York Attorney General's Office 120 Broadway New York, NY 10271

Stpc/cbsd Po Box 6497 Sioux Falls, SD 57117

Suntrust Mortgage RVW-3003 POB 26149 Richmond, VA 23260

Taj Mahal 1000 Boardwalk at Virginia Ave Atlantic City, NJ 08401

Texaco / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Toyota Motor Credit Co Must call 800-874-8822 for mailing addre

Tropicana Brighton & Boardwalk Atlantic City, NJ 08401 Trump Marina Huron Ave & Brigatine Blvd. Atlantic City, NJ 08401

United States of America c/oU.S. Attorney 86 Chambers Street New York, NY 10007

United States Trustee 33 Whitehall New York, NY 10004

Wachovia Bank NA Central Bankruptcy Department POB 13765 Roanoke, VA 24037

Wells Fargo POB 348750 Sacramento, CA 95834

Wells Fargo Business Banking POB 348750 Sacramento, CA 95834