

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Kirschner, Barry</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Kirschner, Janice</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Barry A. Kirschner; aka Barry Alex Kirschner</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Janice Lubin; aka Janice Lubin Kirschner; aka Janice Helene Kirschner; aka Janice Helene Lubin</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>2597</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>8347</b>
Street Address of Debtor (No. and Street, City, and State) <b>13 Country Club Lane Pleasantville, NY</b>	Street Address of Joint Debtor (No. and Street, City, and State) <b>13 Country Club Lane Pleasantville, NY</b>
ZIPCODE <b>10570</b>	ZIPCODE <b>10570</b>
County of Residence or of the Principal Place of Business: <b>Westchester</b>	County of Residence or of the Principal Place of Business: <b>Westchester</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE

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

ZIPCODE

<p><b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> <p>_____</p>	<p><b>Nature of Business</b> (Check <b>one</b> box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr style="width: 50%; margin: 5px auto;"/> <p align="center"><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr style="width: 50%; margin: 5px auto;"/> <p align="center"><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts</p>
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<p align="center"><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p><b>Check one box: Chapter 11 Debtors</b></p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D)</p> <p><input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D)</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <hr style="width: 50%; margin: 5px auto;"/> <p><b>Check all applicable boxes</b></p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p><b>THIS SPACE IS FOR COURT USE ONLY</b></p>
<p>Estimated Number of Creditors</p> <p><input type="checkbox"/> 1-49    <input checked="" type="checkbox"/> 50-99    <input type="checkbox"/> 100-199    <input type="checkbox"/> 200-999    <input type="checkbox"/> 1000-5000    <input type="checkbox"/> 5,001-10,000    <input type="checkbox"/> 10,001-25,000    <input type="checkbox"/> 25,001-50,000    <input type="checkbox"/> 50,001-100,000    <input type="checkbox"/> Over 100,000</p>	
<p>Estimated Assets</p> <p><input type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input type="checkbox"/> \$100,001 to \$500,000    <input checked="" type="checkbox"/> \$500,001 to \$1 million    <input type="checkbox"/> \$1,000,001 to \$10 million    <input type="checkbox"/> \$10,000,001 to \$50 million    <input type="checkbox"/> \$50,000,001 to \$100 million    <input type="checkbox"/> \$100,000,001 to \$500 million    <input type="checkbox"/> \$500,000,001 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p>	
<p>Estimated Liabilities</p> <p><input type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input type="checkbox"/> \$100,001 to \$500,000    <input type="checkbox"/> \$500,001 to \$1 million    <input checked="" type="checkbox"/> \$1,000,001 to \$10 million    <input type="checkbox"/> \$10,000,001 to \$50 million    <input type="checkbox"/> \$50,000,001 to \$100 million    <input type="checkbox"/> \$100,000,001 to \$500 million    <input type="checkbox"/> \$500,000,001 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p>	



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

Name of Debtor(s):  
**Barry Kirschner & Janice Kirschner**

**Signatures**

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

**X** /s/ Barry Kirschner  
Signature of Debtor

**X** /s/ Janice Kirschner  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

09/13/10  
Date

**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 § 1515 of title 11 are attached.

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

**X** \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
(Date)

**Signature of Attorney\***

**X** /s/ Lawrence R. Reich  
Signature of Attorney for Debtor(s)

LAWRENCE R. REICH 9337  
Printed Name of Attorney for Debtor(s)

Reich Reich & Reich, P.C.  
Firm Name

235 Main Street, Suite 450  
Address

White Plains, NY 10601

914-949-7126  
Telephone Number

09/13/10  
Date

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

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

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

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

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**Signature of Non-Attorney Petition Preparer**

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

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

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

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

UNITED STATES BANKRUPTCY COURT  
Southern District of New York

In re Barry Kirschner & Janice Kirschner  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*



UNITED STATES BANKRUPTCY COURT  
Southern District of New York

In re Barry Kirschner & Janice Kirschner  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

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

In Re: Barry Kirschner and Janice Kirschner Case No. \_\_\_\_\_  
 Debtor 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, indicate that by stating "a minor child." 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]
American Education Services, P O Box 2461, Harrisburg, PA 17105-2461	1-800-233-0557	Student loan		\$148,341.72
Hudson Valley Bank, 21 Scarsdale, NY 10707	(914)968-8375	SBA Guaranteed Loan		\$136,890.21
Bank of America, P O Box 15026, Wilmington, DE 19850-5026	1(800)732-9194	Credit Card		\$27,216.75
Bank of America, P O Box 15184, Wilmington, DE 19850-5184	1(800)732-9194	Credit Card		\$26,002.18

(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]

Wachovia, P O Box 15971, Wilmington, DE 19850-5971	1(800)922- 4684	Credit Card		\$25,626.00
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FIA Card Services, 4161 Piedmont Parkway, Greensboro, NC 27420	1(800)655- 1491	Credit Card		\$23,304.81
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Wachovia, P O Box 15971, Wilmington, DE 19850-5971	1(800)922- 4684	Credit Card		\$19,331.00
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FIA Card Services, 4161 Piedmont Parkway, Greensboro, NC 27420	1(800)655- 1491	Credit card		\$17,535.78
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Bank of America, P O Box 15184, Wilmington, DE 19850	1(800)732- 9194	Credit Card		\$15,720.65
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Capital One, P O Box 30285, Salt Lake City, UT 84130	1(800)955- 7070	Credit Card		\$15,602.28
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American Express, P O Box 297812, Ft Lauderdale, FL 33329-7812	1(800)528- 4800	Credit Card		\$15,096.89
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Bank of America, P O Box 15184, Wilmington, DE	1(800)732- 9194	Credit Card		14,842.26
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(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]
Wells Fargo Card Services P O Box 10347 Des Moines, IA 50306-0347	1(800)877- 4833	Credit Card		\$13,231.98
Wachovia P O Box 15971 Wilmington, DE 19850-5971	1(800) 922- 4684	Line of Credit		\$12,944.63
Bank of America, P O Box 25118, Tampa, FL 33622-5188	1(800)732- 9194	Line of Credit		\$12,573.47
Chase P O Box 15298 Wilmington, DE 19850-5298	1(800)432- 3117	Credit Card		\$12,071.81
Chase (SONY) P O Box 15298 Wilmington, DE 19850-5298	1(800)432- 3117	Credit Card		\$9,894.24
Capital One P O Box 30285 Salt Lake City, UT 84130	1(800) 955- 7070	Credit Card		\$9,689.09
Discover Card P O Box 30943 Salt Lake City, UT 84130	1(800)347- 2683	Credit Card		\$9,211.59
Chase P O Box 15298 Wilmington, DE 19850-5298	1(800)432- 3117	Credit Card		\$8,842.63

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Date: 9/13/10

Signature: /s/ Barry Kirschner  
BARRY KIRSCHNER

Signature: /s/ Janice Kirschner  
JANICE KIRSCHNER

**B6 Cover (Form 6 Cover) (12/07)**

**FORM 6. SCHEDULES**

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

**GENERAL INSTRUCTIONS:** The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

### 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 co-tenant, 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.

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
One family residence located at 13 Country Club Lane, Pleasantville, NY 10570	Tenancy by the Entirety	J	625,000.00	Exceeds Value

Total ➤ 625,000.00

(Report also on Summary of Schedules.)

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In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

### 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	H U S B A N D, W I F E, J O I N T O R C O M M U N I T Y	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.		Savings account with Connecticut Community Bank, N.A. Checking account with Connecticut Community Bank, N.A. Checking account with JPMorgan Chase Bank (#8065) Savings account with JPMorgan Chase Bank (#8001)	W J  H H	647.69 2,311.38  50.00 51.05
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household electronics (Tvs, DVD Players, CD Player & Stereo)- Estimated value 12 - 5 Piece silver place setting - Estimated value 2 Oriental Rugs - Estimated value Miscellaneous household goods and furnishings - Estimated value	J J J J	1,400.00 Unknown 500.00 3,000.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Assorted art work and books - Estimated value	J	600.00
6. Wearing apparel.		Miscellaneous wearing apparel - Estimated value	J	4,000.00
7. Furs and jewelry.		Diamond engagement ring (\$8,486), 14k Gold & Diamond Movado Watch (\$5,675), Gold & Diamond Necklace (\$3,500), Sapphire/Diamond/Pearl Necklace (\$1,500), Emerald/Ruby Necklace (\$1,500), Diamond chip 3 band ring (\$1,000) & Mis jewelry - Estimated value Fur jacket - Estimated value Miscellaneous costume jewelry - Estimated value	J  W W	25,737.00  300.00 350.00
8. Firearms and sports, photographic, and other hobby equipment.		Cannon SD63 camera - Estimated value 2 sets of golf clubs - Estimated value	J J	100.00 500.00

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In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole life insurance with The Guardian - Joint Debtor is beneficiary - Cash Value \$69,494.00 - Outstanding Loan \$47,348.00 - Face Amount \$250,000.00 Whole life insurance with The Guardian (2733) - Joint Debtor is beneficiary - Cash Value \$109,570.00 - Outstanding Loan Balance \$106,688.00 - Face Amount \$500,000.00 Term life insurance policy with MONY - Face Value \$750,000.00 Whole life insurance policy with The Guardian - Debtor is beneficiary - Cash Value \$72,621 - Outstanding loan balance \$63,872.00 - Face Amount \$300,000.00 Renewable Term Life Insurance Policy with US Life - Face Value \$300,000.00	H  H  H  W  W	0.00  0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Plan with UBS Financial Services (#3335), 1285 Avenue of the Americas, New York, New York IRA Plan with UBS Financial Services (#3135), 1285 Avenue of the Americas, New York, NY 10019	W  H	44,419.30  12,352.18
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Interest in Carmajon Corp. - Company filed for bankruptcy in March 2006 and is no longer in business - No Market Value	W	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

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In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T  O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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.		Possible tax refund from IRS and New York State	J	Unknown
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of 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.		2000 Chrysler Town & Country - Kelley Blue Book "Private Sale" Value	H	3,540.00
		2002 Toyota Camry - Kelley Blue Book "Private Sale" Value	W	6,160.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Dell Insperon computer - Estimated value	J	500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Campsite membership with Resort Camplands Int. Inc., 1639 Hartford Pike, East Killingly, CT 06243	J	Unknown

0 continuation sheets attached Total

\$ 106,518.60

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

In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

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

11 U.S.C. § 522(b)(2)

Check if debtor claims a homestead exemption that exceeds \$146,450\*.

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
Savings account with Connecticut Community Bank, N.A.	(Wife)NY Debt & Cred Law § 283(2)	647.69	647.69
Checking account with Connecticut Community Bank, N.A.	(Husb)NY Debt & Cred Law § 283(2)	1,155.69	2,311.38
	(Wife)NY Debt & Cred Law § 283(2)	1,155.69	
Checking account with JPMorgan Chase Bank (#8065)	(Husb)NY Debt & Cred Law § 283(2)	50.00	50.00
Savings account with JPMorgan Chase Bank (#8001)	(Husb)NY Debt & Cred Law § 283(2)	51.05	51.05
IRA Plan with UBS Financial Services (#3335), 1285 Avenue of the Americas, New York, New York	(Wife)N.Y. Debtor & Creditor Law §283	44,419.30	44,419.30
Whole life insurance with The Guardian - Joint Debtor is beneficiary - Cash Value \$69,494.00 - Outstanding Loan \$47,348.00 - Face Amount \$250,000.00	(Husb)N.Y. Insurance Law §3212		
Whole life insurance with The Guardian (2733) - Joint Debtor is beneficiary - Cash Value \$109,570.00 - Outstanding Loan Balance \$106,688.00 - Face Amount \$500,000.00	(Husb)N.Y. Insurance Law §3212		
Term life insurance policy with MONY - Face Value \$750,000.00	(Husb)N.Y. Insurance Law §3212	0.00	0.00
Whole life insurance policy with The Guardian - Debtor is beneficiary - Cash Value \$72,621 - Outstanding loan balance \$63,872.00 - Face Amount \$300,000.00	(Wife)N.Y. Insurance Law §3212		

\*Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Barry Kirschner & Janice Kirschner

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

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Renewable Term Life Insurance Policy with US Life - Face Value \$300,000.00	(Wife)N.Y. Insurance Law §3212	0.00	0.00
Miscellaneous household electronics (Tvs, DVD Players, CD Player & Stereo)- Estimated value	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	700.00 700.00	1,400.00
Diamond engagement ring (\$8,486), 14k Gold & Diamond Movado Watch (\$5,675), Gold & Diamond Necklace (\$3,500), Sapphire/Diamond/Pearl Necklace (\$1,500), Emerald/Ruby Necklace (\$1,500), Diamond chip 3 band ring (\$1,000) & Mis jewelry - Estimated value	(Husb)NY Civ Prac Law & Rules § 5205(a)(6) (Wife)NY Civ Prac Law & Rules § 5205(a)(6)	35.00 21,626.00	25,737.00
Miscellaneous household goods and furnishings - Estimated value	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	1,500.00 1,500.00	3,000.00
Miscellaneous wearing apparel - Estimated value	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	1,900.00 2,100.00	4,000.00
IRA Plan with UBS Financial Services (#3135), 1285 Avenue of the Americas, New York, NY 10019	(Husb)N.Y. Debtor & Creditor Law §283	12,352.18	12,352.18

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**B6D (Official Form 6D) (12/07)**

In re Barry Kirschner & Janice Kirschner,

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

Debtor

(If known)

**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, 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 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 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 Without Deducting Value of Collateral" 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, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1927130436  CHASE P O BOX 469030 GLENDALE, CO 80246	J					Notice Only	Notice Only
		VALUE \$ 0.00					
ACCOUNT NO. 1927130436  CHASE HOME MORTGAGE P O BOX 24696 COLUMBUS, OH 43224-0696	J	Lien: First Mortgage on property located at 13 Country Club Lane, Pleasantville, New York (Arrears \$16,297.00)				709,255.58	84,255.58
		VALUE \$ 625,000.00					
ACCOUNT NO. PLP 539-409-47005  HUDSON VALLEY BANK 21 SCARSDALE ROAD YONKERS, NY 10707	J	SBA Guaranteed Loan (Business loan with property located at 13 Country Club Lane, Pleasantville, New York as collateral) Judgement & Lien				136,890.21	136,890.21 This amount based upon existence of Superior Liens
		VALUE \$ 625,000.00					

1 continuation sheets attached

Subtotal (Total of this page)	\$ 846,145.79	\$ 221,145.79
Total (Use only on last page)	\$	\$

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

In re Barry Kirschner & Janice Kirschner,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  KEVIN A. STEVENS, ESQ. 98 LAFAYETTE AVENUE SUFFERN, NY 10901		Attorney for Hudson Valley Bank  VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 129 444 4765030 4998  M&T BANK P O BOX 767 BUFFALO, NY 14240-0767	J	Home equity line of credit on property located at 13 Country Club Lane, Pleasantville, New York  VALUE \$ 625,000.00				97,117.31	97,117.31 This amount based upon existence of Superior Liens
ACCOUNT NO.  ROSICKI ROSICKI & ASSOC. 51 E BETHPAGE ROAD PLAINVIEW, NY 11803		Attorneys for U.S. Bank National Association, as Trustee for Chase Home Mortgage  VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO.  THOMAS K. FREDERICK, ESQ. ONE M&T PLAZA, 12TH FL BUFFALO, NY 14203		Attorneys for M&T Bank  VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO.    VALUE \$							

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal (s) (Total(s) of this page)	\$ 97,117.31	\$ 97,117.31
Total(s) (Use only on last page)	\$ 943,263.10	\$ 318,263.10

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

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In re Barry Kirschner & Janice Kirschner  
Debtor

Case No. \_\_\_\_\_  
(if known)

### 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 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 \$11,725\* 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).

\*Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**B6E (Official Form 6E) (04/10) - Cont.**

In re Barry Kirschner & Janice Kirschner  
Debtor

Case No. \_\_\_\_\_  
(if known)

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* 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 \$2,600\* 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 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

0 continuation sheets attached

In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

**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 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 <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 039727334 ALLIANCE ONE RECEIVABLES MANAGEMENT, INC. 4850 STREET RD, STE 300 TREVOSSE, PA 19053	H	Collection agent for Capital One				Notice Only
ACCOUNT NO. ALLIED INTERSTATE 3000 CORPORATE EXCHANGE DR, 5TH FL COLUMBUS, OH 43231	W	Collection agent for Capital One				Notice Only
ACCOUNT NO. 36 4024 9993 AMERICAN EDUCATION SERVICES P O BOX 2461 HARRISBURG, PA 17105-2461	H	Student loan				148,341.72
ACCOUNT NO. 3715 084797 41 004 AMERICAN EXPRESS CUSTOMER SERVICE P O BOX 981535 EL PASO, TX 79998-1535	H					Notice Only
Subtotal						\$ 148,341.72
Total						\$

13 continuation sheets attached

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

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371508479741004 AMERICAN EXPRESS TRAVEL RELATED SERVICES OA SPECIAL RESEARCH P O BOX 981540 EL PASO, TX 79998-1540	H					Notice Only
ACCOUNT NO. BANK OF AMERICA BANKRUPTCY DEPT. NC4-105-02-40 4161 PIEDMONT PARKWAY GREENSBORO, NC 27420-6012	J					Notice Only
ACCOUNT NO. 4888 9400 8020 3850 BANK OF AMERICA P O BOX 15026 WILMINGTON, DE 19850-5026	W	Consideration: Credit card debt				27,216.75
ACCOUNT NO. 4264 2927 500 0623 BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850-5184	W	Consideration: Credit card debt				14,842.26
ACCOUNT NO. 4888 9302 7844 3293 BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850-5184	W	Consideration: Credit card debt				8,098.28

Sheet no. 1 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 50,157.29
Total	\$

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

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4888 9361 8382 4964 BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850-5184	W	Consideration: Credit card debt				15,720.65
ACCOUNT NO. 4888 9304 2205 7718 BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850-5184	J	Consideration: Credit card debt				26,002.18
ACCOUNT NO. 6827 1030 098299 BANK OF AMERICA P O BOX 21848 GREENSBORO, NC 27420-1848	J	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 6827 1030 098299 BANK OF AMERICA P O BOX 25118 TAMPA, FL 33622-5118	J	Line of Credit				12,573.47
ACCOUNT NO. BAYSIDE RECOVERY SERVICE P O BOX 2587 DAPHNE, AL 36526		Collection agent for Resort Camplands				Notice Only

Sheet no. 2 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 54,296.30
Total	\$

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

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 44142111 BUREAU OF COLLECTION RECOVERY 7575 CORPORATE WAY EDEN PRAIRIE, MN 55344	W	Collection agent for Chase Bank				Notice Only
ACCOUNT NO. 44142111 BUREAU OF COLLECTION RECOVERY DEPARTMENT #1456 P O BOX 1259 OAKS, PA 19456	W	Collection agent for Chase Bank				Notice Only
ACCOUNT NO. 5291 4921 7279 5086 CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	W	Consideration: Credit card debt				6,230.40
ACCOUNT NO. 5291 4916 5451 9543 CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	J	Consideration: Credit card debt				15,602.28
ACCOUNT NO. 4802 1370 5903 2609 CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	X H	Consideration: Credit card debt				4,572.32

Sheet no. 3 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal ▶ \$ 26,405.00  
 Total ▶ \$

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

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4802 1324 5487 8755 CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	X W	Consideration: Credit card debt				4,195.20
ACCOUNT NO. 4802 1371 0733 3439 CAPITAL ONE P O BOX 30285 SALT LAKE CITY, UT 84130-0285	X H	Consideration: Credit card debt				9,689.09
ACCOUNT NO. 4802 1324 5487 8755 CAPITAL ONE BANK (USA) N.A. P O BOX 71083 CHARLOTTE, NC 28272-1083	W					Notice Only
ACCOUNT NO. 6011002892515503 CAPTIAL MANAGEMENT SERVICES 726 EXCHANGE STREET, STE 700 BUFFALO, NY 14210	H	Collection agent for Discover Card & Capital One Services, LLC				Notice Only
ACCOUNT NO. 4417 1121 4210 6642 CHASE ATTN: CORRESPONDENCE DEPT P O BOX 15298 WILMINGTON, DE 19850-5298	H	Consideration: Credit card debt				8,101.88

Sheet no. 4 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 21,986.17
Total	\$

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

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4417 1284 2240 0448 CHASE P O BOX 15298 WILMINGTON, DE 19850-5298	W	Consideration: Credit card debt				12,071.81
ACCOUNT NO. 5543 0666 1002 0103 CHASE P O BOX 15298 WILMINGTON, DE 19850-5298	J	Consideration: Credit card debt				5,999.77
ACCOUNT NO. 5369 9330 2004 2525 CHASE P O BOX 15298 WILMINGTON, DE 19850-5298	W	Consideration: Credit card debt				8,842.63
ACCOUNT NO. 5222 7630 4056 2765 CHASE P O BOX 15298 WILMINGTON, DE 19850-5298	W	Consideration: Credit card debt				5,511.03
ACCOUNT NO. 4266 9220 1251 1297 CHASE (SONY) P O BOX 15298 WILMINGTON, DE 19850-5298	H	Consideration: Credit card debt				9,894.24

Sheet no. 5 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 42,319.48
Total	\$

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 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4417 1121 4210 6642 CHASE CARD SERVICES P O BOX 659409 SAN ANTONIO, TX 78265	H	Consideration: Credit card debt				Notice Only
ACCOUNT NO. CLAIR & GJERTSEN 720 WHITE PLAINS ROAD SCARSDALE, NY 10583						Notice Only
ACCOUNT NO. 011799614 CLIENT SERVICES, INC. 3451 HARRY TRUMAN BLVD ST CHARLES, MO 63301-4047		Collection Agency for Capital One Bank (U.S.A.) N.A.				Notice Only
ACCOUNT NO. D099500 COHEN & SLAMOWITZ, LLP P O BOX 9012 WOODBURY, NY 11797-9012	W	Attorneys for Discover Bank				Notice Only
ACCOUNT NO. 6011 3007 9015 0328 DISCOVER BANK 6500 NEW ALBANY ROAD NEW ALBANY, NY 43054						Notice Only

Sheet no. 6 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 0.00
Total	\$

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 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0328 & 5503 DISCOVER CARD P O BOX 3008 NEW ALBANY, NY 43054-3008	W					Notice Only
ACCOUNT NO. 6011 3007 9015 0328 DISCOVER CARD P O BOX 30943 SALT LAKE CITY, UT 84130	W	Consideration: Credit card debt				7,527.72
ACCOUNT NO. 6011 0028 4063 3820 DISCOVER CARD P O BOX 30943 SALT LAKE CITY, UT 84130	W	Consideration: Credit card debt				3,769.83
ACCOUNT NO. 6011 0028 9251 5503 DISCOVER CARD P O BOX 30943 SALT LAKE CITY, UT 84130	H	Consideration: Credit card debt				9,211.59
ACCOUNT NO. 2525 & 2765 ENHANCED RECOVERY CORP. 8014 BAYBERRY ROAD JACKSONVILLE, FL 32256	W	Collection agent for Chase Bank USA, N.A.				Notice Only

Sheet no. 7 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 20,509.14
Total	\$

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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264 2985 3730 7004 FIA CARD SERVICES 4161 PIEDMONT PARKWAY GREENSBORO NC 27420	J	Consideration: Credit card debt				17,535.78
ACCOUNT NO. 4264 2983 7407 4741 FIA CARD SERVICES 4161 PIEDMONT PARKWAY GREENSBORO NC 27420	H	Consideration: Credit card debt				23,304.81
ACCOUNT NO. 4264 2985 3730 7004 FIA CARD SERVICES P O BOX 15026 WILMINGTON, DE 19850-5026						Notice Only
ACCOUNT NO. 0024457878429 FINANCIAL ASSET MANAGEMENT SYSTEMS, INC. P O BOX 451409 ATLANTA, GA 31145-9409	W	Collection agent for Chase Bank				Notice Only
ACCOUNT NO. 371508479741004 GC SERVICES LIMITED PARTNERSHIP COLLECTION AGENCY DIV. 6330 GULFTON HOUSTON, TX 77081	H	Collection agent for American Express				Notice Only

Sheet no. 8 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 40,840.59
Total	\$

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 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3715 084797 41 004 GENERAL INQUIRIES AMERICAN EXPRESS P.O. BOX 297812 FT. LAUDERDALE, FL 33329-7812	H	Consideration: Credit card debt				15,096.89
ACCOUNT NO. 23784152 GLOBAL CREDIT & COLLECTION P O BOX 101928 DEPT 2417 BIRMINGHAM, AL 35210		Collection agent for Capital One				Notice Only
ACCOUNT NO. PLP 539-409-47005 HUDSON VALLEY BANK 21 SCARSDALE ROAD YONKERS, NY 10707	J	SBA Guaranteed Loan (Business loan with property located at 13 Country Club Lane, Pleasantville, New York as collateral)				136,890.21
ACCOUNT NO. 81517641-362-518-PE3 I.C. SYSTEMS, INC. 444 HIGHWAY 96 EAST P O BOX 64887 ST. PAUL, MN 55164-0887		Collection agent for Chase Bank				Notice Only
ACCOUNT NO. JAMES A. WEST, P.C. 6380 ROGERDALE ROAD SUITE 130 HOUSTON, TX 77072-1647		Attorney for American Express (Acct #371508479741004)				Notice Only

Sheet no. 9 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$ 151,987.10
Total	\$

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 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. JPMORGAN CHASE LEGAL DEPT 1985 MARCUS AVE, NY2-M352 NEW HYDE PARK, NY 11042	W	Attorneys for Chase				Notice Only
ACCOUNT NO. 412544 MRS ASSOCIATES, INC. 1930 OLNEY AVENUE CHERRY HILL, NJ 08003		Collection agent for Capital One				Notice Only
ACCOUNT NO. 105451 NCO FINANCIAL SYSTEMS, INC. 507 PRUDENTIAL ROAD HORSHAM, PA 19044	H	Collection agent for American Express				Notice Only
ACCOUNT NO. 303-10694483 REGIONAL ADJUSTMENT BUREAU P O BOX 34111 MEMPHIS, TN 38184-0111	H	Collection agent for Capital One Bank				Notice Only
ACCOUNT NO. SL88-1584 RESORT CAMPLANDS INTERNATIONAL CORPORATE HEADQUARTERS 1639 HARTFORD TURNPIKE EAST KILLINGLY, CT 06243	J	Incurred: 2008 Maintenance dues for timeshare				1,400.00
Subtotal						\$ 1,400.00
Total						\$

Sheet no. 10 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7832102 SUNRISE CREDIT SERVICES P O BOX 9100 FARMINGDALE, NY 11735-9100	H	Collection agent for Bank of America				Notice Only
ACCOUNT NO. 14691097 UNITED RECOVERY SYSTEMS 5800 NORTH COURSE DRIVE HOUSTON, TX 77072	W	Collection agent for Capital One Bank				Notice Only
ACCOUNT NO. 4264 2983 7407 4741 WACHOVIA P O BOX 15971 WILMINGTON ,DE 19850-5971	H	Consideration: Credit card debt				25,626.00
ACCOUNT NO. 4312 4391 9754 1951 WACHOVIA P O BOX 15971 WILMINGTON ,DE 19850-5971	J	Line of credit				12,944.63
ACCOUNT NO. 4264 2985 3730 7004 WACHOVIA P O BOX 15971 WILMINGTON ,DE 19850-5971	J	Consideration: Credit card debt				19,331.00
Subtotal ▶						\$ 57,901.63
Total ▶						\$

Sheet no. 11 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4312 4391 9754 1951 WACHOVIA CARD SERVICES P O BOX 563966 CHARLOTTE, NC 28256-3966	J					Notice Only
ACCOUNT NO. 4312 4391 9754 1951 WACHOVIA CARD SERVICES NA CENTRAL BANKTCY DEPT, VA 7359 P O BOX 13765 ROANOKE, VA 24037		Consideration: Credit card debt				Notice Only
ACCOUNT NO. 4362 0650 1317 6829 WELLS FARGO BANK N.A. P.O. BOX 563966 CHARLOTTE, NC 28256-3966		Consideration: Credit card debt				25.00
ACCOUNT NO. 4312 4391 9754 1951 WELLS FARGO CARD SERVICES P O BOX 10347 DES MOINES, IA 50306-0347		Consideration: Credit card debt				13,231.98
ACCOUNT NO. 4312 4391 9754 1951 WELLS FARGO CARD SERVICES P O BOX 30086 LOS ANGELES, CA 90030	H					Notice Only
Subtotal						\$ 13,256.98
Total						\$

Sheet no. 12 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. WESTCHESTER COUNTY SHERIFF 110 DR MARTIN LUTHER KING BLVD ROOM L217 WHITE PLAINS, NY 10601						Notice Only
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 13 of 13 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

Subtotal	\$	0.00
Total	\$	629,401.40

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
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In re Barry Kirschner & Janice Kirschner  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

**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 Barry Kirschner & Janice Kirschner  
**Debtor**

Case No. \_\_\_\_\_  
**(if known)**

**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. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>CARMAJON CORP                      53 TARRYTOWN ROAD                      WHITE PLAINS, NY 10607</p> <p>NEW CAG CORPORATION                      C/O ROTHANS                      1 BONIFACE CIRCLE                      SCARSDALE, NY 10583-4101</p>	<p>CAPITAL ONE                      P O BOX 30285                      SALT LAKE CITY, UT 84130-0285</p> <p>CAPITAL ONE                      P O BOX 30285                      SALT LAKE CITY, UT 84130-0285</p>

**B6I (Official Form 6I) (12/07)**

In re Barry Kirschner & Janice Kirschner

Case \_\_\_\_\_  
(if known)

Debtor

**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: <u>Married</u>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <u>No dependents</u>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<u>Retail Store Manager</u>	<u>Executive Director</u>
Name of Employer	<u>The New CAG Corp.</u>	<u>Jewish Council of Yonkers</u>
How long employed	<u>4 years</u>	<u>13 years</u>
Address of Employer	<u>1 Boniface Circle</u>	<u>600 N. Broadway</u>
	<u>Scarsdale, NY 10583</u>	<u>Yonkers, NY 10701</u>

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>3,250.00</u>	\$ <u>9,536.16</u>
2. Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>3,250.00</u>	\$ <u>9,536.16</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>987.91</u>	\$ <u>4,128.26</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union Dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify: _____)	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>987.91</u>	\$ <u>4,128.26</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,262.09</u>	\$ <u>5,407.90</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income _____ (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ <u>2,262.09</u>	\$ <u>5,407.90</u>
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$ <u>7,669.99</u>	

(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:  
None  
 \_\_\_\_\_  
 \_\_\_\_\_

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In re Barry Kirschner & Janice Kirschner

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

Debtor

(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on 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)		\$ <u>2,500.00</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>	
b. Is property insurance included?	Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel		\$ <u>320.00</u>
b. Water and sewer		\$ <u>40.00</u>
c. Telephone		\$ <u>200.00</u>
d. Other <u>Cable/Tel/Internet</u>		\$ <u>212.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>100.00</u>
4. Food		\$ <u>600.00</u>
5. Clothing		\$ <u>300.00</u>
6. Laundry and dry cleaning		\$ <u>100.00</u>
7. Medical and dental expenses		\$ <u>100.00</u>
8. Transportation (not including car payments)		\$ <u>550.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>260.00</u>
10. Charitable contributions		\$ <u>150.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>100.00</u>
b. Life		\$ <u>592.23</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>150.00</u>
e. Other <u>Disability Ins.</u>		\$ <u>448.11</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____		\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other _____		\$ <u>0.00</u>
c. Other _____		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other _____		\$ <u>0.00</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)		\$ <u>6,722.34</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<u>None</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$5,407.90. See Schedule I)		\$ <u>7,669.99</u>
b. Average monthly expenses from Line 18 above		\$ <u>6,722.34</u>
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)		\$ <u>947.65</u>

**B6 Summary (Official Form 6 - Summary) (12/07)****United States Bankruptcy Court**  
Southern District of New YorkIn re Barry Kirschner & Janice Kirschner  
Debtor

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

Chapter 11**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 625,000.00		
B - Personal Property	YES	3	\$ 106,518.60		
C - Property Claimed as exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		\$ 943,263.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	14		\$ 629,401.40	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,669.99
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,722.34
<b>TOTAL</b>		28	\$ 731,518.60	\$ 1,572,664.50	

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

In re Barry Kirschner & Janice Kirschner  
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)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	\$ 0.00

**State the Following:**

Average Income (from Schedule I, Line 16)	\$ 7,669.99
Average Expenses (from Schedule J, Line 18)	\$ 6,722.34
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 12,257.98

**State the Following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 318,263.10
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 629,401.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 947,664.50

Barry Kirschner & Janice Kirschner

In re \_\_\_\_\_

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

Debtor

(If known)

### 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 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 09/13/10

Signature: /s/ Barry Kirschner  
Debtor:

Date 09/13/10

Signature: /s/ Janice Kirschner  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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

\_\_\_\_\_  
Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

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

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

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

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

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.*

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