

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Guttha, Rajkumar Vijaya		Name of Joint Debtor (Spouse) (Last, First, Middle): Guttha, Sanghamitra
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-3730		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-2886
Street Address of Debtor (No. and Street, City, and State): 2048 Hollis Road Lansdale, PA		Street Address of Joint Debtor (No. and Street, City, and State): 2048 Hollis Road Lansdale, PA
ZIP CODE 19446		ZIP CODE 19446
County of Residence or of the Principal Place of Business: MONTGOMERY		County of Residence or of the Principal Place of Business: MONTGOMERY
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIP CODE		
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <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.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <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		
Estimated Assets <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		
Estimated Liabilities <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		

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Rajkumar Vijaya Guttha Sanghamitra Guttha	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Erik B. Jensen 11/04/2009 Erik B. Jensen Date	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Rajkumar Vijaya Guttha Sanghamitra Guttha</p>
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Rajkumar Vijaya Guttha</u> Rajkumar Vijaya Guttha</p> <p>X <u>/s/ Sanghamitra Guttha</u> Sanghamitra Guttha</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>11/04/2009</u> Date</p>	<p>Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p>Signature of Attorney*</p> <p>X <u>/s/ Erik B. Jensen</u> Erik B. Jensen Bar No. 40330</p> <p>Erik B. Jensen P.C. 1528 Walnut Street Suite 1401 Philadelphia, PA 19102</p> <p>Phone No. <u>(215) 546-4700</u> Fax No. _____</p> <p><u>11/04/2009</u> Date</p> <p><small>*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.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>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.</small></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

Debtor(s)

**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 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Rajkumar Vijaya Guttha**
Rajkumar Vijaya Guttha

Date: **11/04/2009**

Document Page 6 of 57
**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

Debtor(s)

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

Debtor(s)

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

Continuation Sheet No. 1

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Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Sanghamitra Guttha**
Sanghamitra Guttha

Date: **11/04/2009**

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
 (if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
25 Delancy Court, North Wales, PA 19454 condo type property with condo fees	REAL ESTATE	J	\$173,000.00	\$923,989.00
2048 Hollis Road, Lansdale, PA 19446 single family home	RESIDENCE	J	\$480,000.00	\$1,219,178.18

Total: \$653,000.00

(Report also on Summary of Schedules)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, 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 home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Harleysville bank	J	\$500.00
		Checking account PNC Bank	J	\$2,200.00
		Checking Harleysville Bank	J	\$159.00
		Savings PNC Bank	J	\$407.00
		Savings with daughter minor	J	\$23.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		furniture, household equipment	J	\$4,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		old books	J	\$0.00
6. Wearing apparel.		clothes	J	\$2,000.00
7. Furs and jewelry.		earrings, necklace	J	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	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
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		SSVR Enterprises LLC (Pocono Ramada)	J	\$0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	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
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		New Matter in 2 actions Business Loan Center, LLC adv Debtors, Mont Co. CCP - 06-15857, 07-06666	J	Unknown
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.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Life insurance with the job, Group Penn Mutual	J J	\$0.00 \$0.00
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			

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	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
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Accura 2002 Still paying loan	J	\$4,000.00
		Nissan Versa Still paying loan	J	\$10,000.00
		Acura 2002 - still paying loan	J	\$3,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		computers, printers	J	\$1,000.00
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.	X			
			Total >	\$28,789.00

_____ 3 _____ continuation sheets attached
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(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)
- 11 U.S.C. § 522(b)(3)

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
25 Delancy Court, North Wales, PA 19454 condo type property with condo fees	11 U.S.C. § 522(d)(5)	\$0.00	\$173,000.00
2048 Hollis Road, Lansdale, PA 19446 single family home	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)	\$0.00 \$0.00	\$480,000.00
Checking Harleysville bank	11 U.S.C. § 522(d)(5)	\$500.00	\$500.00
Checking account PNC Bank	11 U.S.C. § 522(d)(5)	\$2,200.00	\$2,200.00
Checking Harleysville Bank	11 U.S.C. § 522(d)(5)	\$159.00	\$159.00
Savings PNC Bank	11 U.S.C. § 522(d)(5)	\$407.00	\$407.00
Savings with daughter minor	11 U.S.C. § 522(d)(5)	\$23.00	\$23.00
furniture, household equipment	11 U.S.C. § 522(d)(3)	\$4,000.00	\$4,000.00
old books	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
clothes	11 U.S.C. § 522(d)(3)	\$2,000.00	\$2,000.00
earrings, necklace	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(3)	\$1,000.00 \$0.00	\$1,000.00
SSVR Enterprises LLc (Pocono Ramada)	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Life insurance with the job, Group	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Penn Mututual	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
		\$10,289.00	\$663,289.00

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Accura 2002 Still paying loan	11 U.S.C. § 522(d)(5)	\$0.00	\$4,000.00
Nissan Versa Still paying loan	11 U.S.C. § 522(d)(5)	\$0.00	\$10,000.00
Acura 2002 - still paying loan	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$1,542.00 \$0.00	\$3,500.00
computers, printers	11 U.S.C. § 522(d)(6) 11 U.S.C. § 522(d)(3)	\$1,000.00 \$0.00	\$1,000.00
		\$12,831.00	\$681,789.00

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

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			UNLIQUIDATED	DISPUTED		
ACCT #: xxxx0493 American Honda Finance PO Box 168088 Irving, TX 75016	J	DATE INCURRED: 12/2005 NATURE OF LIEN: Automobile COLLATERAL: Car REMARKS: VALUE: \$4,000.00			\$7,311.00	\$3,311.00
ACCT #: xxxx5201 American Honda Finance PO Box 168088 Irving, TX 75016	J	DATE INCURRED: 08/2004 NATURE OF LIEN: Automobile COLLATERAL: Car REMARKS: VALUE: \$3,500.00			\$1,958.00	
ACCT #: Business Loan Center, Inc. 1633 Broadway 39th Floor New York, NY 10019	J	DATE INCURRED: 11/14/2001 NATURE OF LIEN: Lawsuit on Personal Guarantee COLLATERAL: 2048 Hollis Road, Lansdale, PA 19446 REMARKS: VALUE: \$653,000.00	X	X	\$900,000.00	\$590,167.18
Representing: Business Loan Center, Inc.		John J. Winter, Esq. Harvey, Pennington, LTD. 1835 Market Street, 29th Floor Philadelphia, PA 19103			Notice Only	Notice Only
Subtotal (Total of this Page) >					\$909,269.00	\$593,478.18
Total (Use only on last page) >						

2 continuation sheets attached

(Report also on Summary of Schedules.)

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

B6D (Official Form 6D) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx9002 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: NATURE OF LIEN: Loan COLLATERAL: 2048 Hollis Road, Lansdale, PA 19446 REMARKS: VALUE: \$480,000.00	X			\$76,003.18	
ACCT #: xx4602 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: 05/2002 NATURE OF LIEN: Loan COLLATERAL: 2048 Hollis REMARKS: VALUE: \$480,000.00				\$186,317.00	
ACCT #: xxx4373 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: 12/2001 NATURE OF LIEN: Credit Line Secured COLLATERAL: 2048 Hollis REMARKS: VALUE: \$480,000.00				\$56,858.00	
ACCT #: xx3120 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: 03/1999 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 25 Delancy REMARKS: VALUE: \$173,000.00				\$23,989.00	
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this Page) > Total (Use only on last page) >	\$343,167.18 \$0.00

(Report also on Summary of Schedules.)

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

B6D (Official Form 6D) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxx0001 Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266	J	DATE INCURRED: 07/2008 NATURE OF LIEN: Automobile COLLATERAL: Nissan Versa Still paying loan <input type="checkbox"/> REMARKS: VALUE: \$10,000.00				\$11,966.00	\$1,966.00
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$11,966.00	\$1,966.00
Subtotal (Total of this Page) > Total (Use only on last page) >						\$1,264,402.18	\$595,444.18

(Report also on Summary of Schedules.)

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

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

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* 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.

 No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: xxxxxx0260 Aargon Collection Agency 3025 West Sahara Ave Las Vegas, NV 89102	J	DATE INCURRED: 12/2008 CONSIDERATION: Collection Attorney REMARKS: Collection		X		\$305.00
ACCT #: xxxxxxxxxxxx1473 American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355	J	DATE INCURRED: 04/2004 CONSIDERATION: Credit Card REMARKS:		X		\$14,973.00
ACCT #: Amrik Singh Jenkintown Exxon 101 Old York Road Jenkintown, PA	J	DATE INCURRED: CONSIDERATION: Debt REMARKS:		X		Unknown
ACCT #: xxxx-xxxx-xxxx-0397 Bank of America PO Box 15102 Wilmington, DE 19886-5102	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		X		\$5,682.96
ACCT #: 4423 Bank Of America 4060 Ogletown/stan Newark, DE 19713	J	DATE INCURRED: 07/2007 CONSIDERATION: Credit Card REMARKS:		X		\$2,385.00
ACCT #: xxxxxxxxxxxx4475 Berks Cc P.o. Box 329 Temple, PA 19560	J	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: Paid Charge Off		X		Notice Only
Subtotal >						\$23,345.96
Total >						

6 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.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: Bryan and Bryan Associates 710 N. Hamilton Street Richmond, VA 23221	J	DATE INCURRED: CONSIDERATION: Law Suit REMARKS:				\$3,463.57
ACCT #: xxxx8907 Calvary Portfolio Services Attention: Bankruptcy Department PO Box 1017 Hawthorne, NY 10532	J	DATE INCURRED: 03/2007 CONSIDERATION: Collection Attorney REMARKS: Collection		X		\$83.00
ACCT #: xxxxxxx3018 Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091	J	DATE INCURRED: 01/2002 CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT #: Chaitanya and Rajani Ravi 7810 Ballston Road Ruxton, MD 21204	J	DATE INCURRED: CONSIDERATION: Notice Only - Former Business Partners REMARKS:				Notice Only
ACCT #: xxxxxxx5541 Chase 800 Brooksedge Blvd Westerville, OH 43081	J	DATE INCURRED: 08/1997 CONSIDERATION: Credit Card REMARKS:		X		\$13,531.00
ACCT #: xxxxxxx2018 Childrens Place Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	J	DATE INCURRED: 01/01/2003 CONSIDERATION: Combined Credit Plan REMARKS:				Notice Only
Subtotal >						\$17,077.57
Total >						

Sheet no. 1 of 6 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
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: xxxxxxxxxxxx588 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	J	DATE INCURRED: 12/1993 CONSIDERATION: Charge Account REMARKS:		X		\$2,725.00
ACCT #: Conoco Phillips c/o James W. Adelman, Esq. Suite 300 1920 Chestnut St Philadelphia, PA	J	DATE INCURRED: CONSIDERATION: Law suit REMARKS:		X		\$175,000.00
ACCT #: xxxxxxxx9015 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	J	DATE INCURRED: 10/1995 CONSIDERATION: Credit Card REMARKS:		X		\$5,290.00
ACCT #: xxxxxxxxxxxx9977 Eastern Account System 75 Glen Rd Ste 110 Sandy Hook, CT 06482	J	DATE INCURRED: 04/2007 CONSIDERATION: Collection Attorney REMARKS: Collection Account Closed		X		\$61.00
ACCT #: xxxxxxxxxxxx6534 Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202	J	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for Harleysville Visa REMARKS: Account Closed		X		Notice Only
ACCT #: xxxxxxxxxxxx0700 Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202	J	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for Harleysville Visa REMARKS:		X		Notice Only
Subtotal >						\$183,076.00
Total >						

Sheet no. 2 of 6 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
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: xxxxxxxx9000 First Data 265 Broad Hollow R Melville, NY 11747	J	DATE INCURRED: CONSIDERATION: Lease REMARKS:				12/04/2003 Notice Only
ACCT #: First National Bank c/o James F. Mangan, Esq. 179 S. Wyoming Ave Kingston, PA 18704	X J	DATE INCURRED: CONSIDERATION: Lawsuit on Personal Guarantee REMARKS:		X		\$2,868,000.00
ACCT #: xxxxxxxx0633 First USA Bank - Chase Attention: Customer Service PO Box 94014 Palatine, IL 60094	J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				10/01/1997 Notice Only
ACCT #: Gwynedd Club c/o Barrow Law 65 W. Street Road Warminister Corporate Center, Ste B-102 Warminister, PA 18974	J	DATE INCURRED: CONSIDERATION: Debt REMARKS:				Unknown
ACCT #: Haari ohm Corporation Scott L Feldman 80 n.Main street,box-1231, PA 189011	J	DATE INCURRED: CONSIDERATION: Law suit REMARKS:		X		\$7,277.09
ACCT #: xxxx-xxxx-xxxx-6534 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: CONSIDERATION: Visa REMARKS:				\$12,776.30
Subtotal >						\$2,888,053.39
Total >						

Sheet no. 3 of 6 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
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: xxxx-xxxx-xxxx-0700 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: CONSIDERATION: Visa REMARKS:				\$11,330.76
ACCT #: xx4988 Harleysville Natl B&t 482 Main St Harleysville, PA 19438	J	DATE INCURRED: 01/1992 CONSIDERATION: Unsecured REMARKS: Account Closed		X		\$3,706.00
ACCT #: Kora Kiran 604 Timber Leave Ct Walnut Creek, CA 94598	J	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:		X		\$100,000.00
ACCT #: Kravco Simon 235 Mall Blvd. PO BOX 1528 King of Prussia, PA 19406-1528	J	DATE INCURRED: CONSIDERATION: Montgomery Mall Lease REMARKS:		X		\$0.00
ACCT #: Manoa Associates 25 Washington Lane Suite 4a Wyncote, PA 19095	J	DATE INCURRED: 4-27-09 CONSIDERATION: Law Suit REMARKS:				\$13,769.40
Representing: Manoa Associates		Michael S. Hino, Esq. Pepper Hamilton LLP 400 Berwyn Park 899 Cassatt Road Berwyn, PA 19312-1183				Notice Only
Subtotal >						\$128,806.16
Total >						

Sheet no. 4 of 6 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
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
ACCT #: Pacaz Realty Carlisle Management Company PO BOX 803 Katonah, NY 10536	J	DATE INCURRED: CONSIDERATION: Perkasie Shopping Center Lease REMARKS:		X		Unknown
ACCT #: Palisades 210 Sylvan Englewood Cliffs, NJ 07632-2524	J	DATE INCURRED: CONSIDERATION: Consumer Debt - Verizon REMARKS:		X		\$481.93
ACCT #: xxxxxxxxxxxx1858 Paragonway 2101 West Ben Whit Austin, TX 78704	J	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: Collection		X	X	\$2,014.00
ACCT #: Roa and Sireesh Tripuraneni 1328 Springvale Drive Belair, MD 21015	J	DATE INCURRED: CONSIDERATION: Notice Only - Former Business Partners REMARKS:				Notice Only
ACCT #: Sadhana Raol 73 Meer Drive Langhorne, PA 19047	J	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:		X		\$30,000.00
ACCT #: Sreekar R. Gadde c/o Sengstacke & Evans, LLC 112 S. Main Street, Suite 101 Bel Air, MD 21014	J	DATE INCURRED: CONSIDERATION: Loan REMARKS:		X		\$150,000.00
Subtotal >						\$182,495.93
Total >						

Sheet no. 5 of 6 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
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: US Small Business Administration 409 3rd Street, SW Washington, DC 20416	J	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$290,000.00
ACCT #: Wyndham Hotel Group Franchise Administration 1 Sylvan Way Parsippany, NJ 07054	J	DATE INCURRED: 4-20-09 CONSIDERATION: Liquidated Damages Claim - Franchise License REMARKS:				\$276,000.00
Subtotal >						\$566,000.00
Total >						\$3,988,855.01
(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.)						

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

B6G (Official Form 6G) (12/07)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

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 of 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.
<p>Jack Sinclair 25 Delancy Court North Wales, PA 19454</p>	<p>Tenant of Debtors (Residential Lease) Contract to be ASSUMED</p>
<p>Kravco Simon 235 Mall Blvd. PO BOX 1528 King of Prussia, PA 19406-1528</p>	<p>Montgomery Mall Lease Contract to be REJECTED</p>
<p>Manoa Shopping Center Manoa Associates 25 Washington Lane Suite 4a Wyncote, PA 19095</p>	<p>Lease Contract to be REJECTED</p>
<p>Pacaz Realty Carlylse Management Company PO BOX 803 Katonah, NY 10536</p>	<p>Perkasie Shopping Center Lease Contract to be REJECTED Contract is in DEFAULT</p>

B6H (Official Form 6H) (12/07)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

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 the 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
<p>Chaitanya and Rajani Ravi 7810 Ballston Road Ruxton, MD 21204</p>	<p>First National Bank c/o James F. Mangan, Esq. 179 S. Wyoming Ave Kingston, PA 18704</p>
<p>Roa and Sireesh K. Tripuraneni 1328 Springvale Drive Belair, MD 21015</p>	<p>First National Bank c/o James F. Mangan, Esq. 179 S. Wyoming Ave Kingston, PA 18704</p>
<p>SSVR Enterprises</p>	<p>First National Bank c/o James F. Mangan, Esq. 179 S. Wyoming Ave Kingston, PA 18704</p>

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

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

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: Married	Dependents of Debtor and Spouse	
	Relationship(s): Spouse Age(s): 49 Daughter full ti 19 Daughter 13	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Manager	n/a
Name of Employer	A.M.Best	
How Long Employed	1 year 10 months	
Address of Employer	ambest Road Oldwick, PA 08858	

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$10,450.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$10,450.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$913.13	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement <u>3401K</u>	\$385.00	\$0.00
g. Other (Specify) <u>Group Life</u>	\$25.05	\$0.00
h. Other (Specify) <u>Pre Tax Health</u>	\$180.00	\$0.00
i. Other (Specify) <u>VSP Pre Tax</u>	\$8.32	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,511.50	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$8,938.50	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$1,188.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support 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 assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income _____	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. Social Security/Gov. Assist. _____ / Social Security/Gov. Assist. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$1,188.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$10,126.50	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$10,126.50	

(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.

B6J (Official Form 6J) (12/07)

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(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 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$3,285.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$350.00 \$100.00 \$150.00 \$0.00
3. Home maintenance (repairs and upkeep)	\$150.00
4. Food	\$550.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	\$25.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: 25 Delancy Court	\$0.00 \$0.00 \$175.65 \$750.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	\$2,200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	\$525.00 \$459.34
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: kids school etc 200.00 17.b. Other:	\$0.00 \$0.00 \$0.00 \$500.00
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.)	\$9,694.99
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$10,126.50
b. Average monthly expenses from Line 18 above	\$9,694.99
c. Monthly net income (a. minus b.)	\$431.51

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

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 also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$653,000.00		
B - Personal Property	Yes	4	\$28,789.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$1,264,402.18	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$3,988,855.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$10,126.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$9,694.99
	TOTAL	22	\$681,789.00	\$5,253,257.19	

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

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
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$10,126.50
Average Expenses (from Schedule J, Line 18)	\$9,694.99
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$11,638.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$595,444.18
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		\$3,988,855.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$4,584,299.19

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(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 _____ **24** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/04/2009 _____

Signature /s/ Rajkumar Vijaya Guttha _____
Rajkumar Vijaya Guttha

Date 11/04/2009 _____

Signature /s/ Sanghamitra Guttha _____
Sanghamitra Guttha

[If joint case, both spouses must sign.]

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**UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF PENNSYLVANIA
 PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
 Sanghamitra Guttha**

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

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 year 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
\$85,000	2009 Debtor: Est YTD Wages
\$125,000	2008 Debtor: Est Gross Wages
\$85,000	2007 Debtor: Est Gross Wages

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.)

3. Payments to creditors

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

None 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 asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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.)

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	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
First National Community Bank v. Debtors 09-0678	Business loan	Lackewana county PA	Pending
Amrik Singh	Business liability	Montgomery county	Pending
Days Inn worldwide	Business accelarated	New Jersey	Pending

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Choice Hotels	Business acceleration	Maryland
Manoa Associates v. Debtors	Confession of Judgment	Delaware County CCP
Bryan and Bryan and Associates v. Debtor Rajkumar Ghutta 09-14141	Foreign (VA) judgment	Mont. Co. CCP
Business Loan Center, LLC v. Debtors 07-06666	Civil Action - Equity	Montgomery County CCP
Business Loan Center, LLC v. Debtors 06-15857	Civil Action - Equity	Montgomery County CCP

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.)

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.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

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

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Erik B. Jensen P.C.	4/10/2009	\$2,500 (legal fees First
1528 Walnut Street	4/14/2009	National Bank v. Debtor)
Suite 1401	4/27/2009	\$3,000 (legal fees First
Philadelphia, PA 19102	10/29/2009	National Bank v. Debtor)
		\$2,500 (legal fees First
		National Bank v. Debtor)
		\$10,000 (legal fees and costs
		Ch 11)

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.)

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.

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.)

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.)

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.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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.

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.

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:

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.

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.

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

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.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
SSvr Enterprises Rt 940 Lake Harmony, PA	Pocono Ramada	June 2005 to March 2009
Pavani Enterprises R Richmond, PA	Hotels	December 2001 to may 2006
Samitra Enterprises Willow grove, Pa, PA	Gas stations	
Atlantic wireless , PA	wireles phones	2006 60 dec 2006
Saraswi Jewelers Montgomery,	Jewelry	march 2005 dec 2006

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.

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.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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

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.

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.

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.

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.

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.

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.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

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 11/04/2009

Signature /s/ Rajkumar Vijaya Guttha
of Debtor Rajkumar Vijaya Guttha

Date 11/04/2009

Signature /s/ Sanghamitra Guttha
of Joint Debtor Sanghamitra Guttha
(if any)

*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*

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

IN RE: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Erik B. Jensen, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Erik B. Jensen

Erik B. Jensen, Attorney for Debtor(s)
Bar No.: 40330
Erik B. Jensen P.C.
1528 Walnut Street
Suite 1401
Philadelphia, PA 19102
Phone: (215) 546-4700
E-Mail: erik@erikjensenlaw.com

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Rajkumar Vijaya Guttha
Sanghamitra Guttha

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ Rajkumar Vijaya Guttha** **11/04/2009**
Signature of Debtor Date

X **/s/ Sanghamitra Guttha** **11/04/2009**
Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$10,000.00</u>
Prior to the filing of this statement I have received:	<u>\$10,000.00</u>
Balance Due:	<u>\$0.00</u>

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 another 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, statements 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. [Other provisions as needed]

Filing documents and pleadings as may be necessary to comply with the statutory requirements for completion of the case;

Uncontested motions to avoid liens;

Resolving objections to confirmation, non-adversary claims objections, and objections to exemptions related to matters disclosed to counsel pre-petition;

Meetings and routine correspondence in connection with the above services.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Defending motions for relief from the automatic stay or motions to dismiss;

Executing reaffirmation agreements;

Responding to formal inquires from the Trustee, including any related hearings, meetings, and routine correspondence;

Post-confirmation, defending motions for relief from the automatic stay or motions to dismiss;

Negotiation with creditors and consultation with clients to resolve issues related nonpayment of post-petition obligations;

Adversary proceedings or litigation related to contested motions.

Conversion of Case to another Bankruptcy Chapter.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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.

11/04/2009

Date

/s/ Erik B. Jensen

Erik B. Jensen
Erik B. Jensen P.C.
1528 Walnut Street
Suite 1401
Philadelphia, PA 19102
Phone: (215) 546-4700

Bar No. 40330

/s/ Rajkumar Vijaya Guttha

Rajkumar Vijaya Guttha

/s/ Sanghamitra Guttha

Sanghamitra Guttha

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

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]
First National Bank c/o James F. Mangan, Esq. 179 S. Wyoming Ave Kingston, PA 18704		Lawsuit on Personal Guarantee	<i>Unliquidated</i>	\$2,868,000.00
Business Loan Center, Inc. 1633 Broadway 39th Floor New York, NY 10019		Lawsuit on Personal Guarantee	<i>Unliquidated Disputed</i>	\$900,000.00 Value: \$309,832.82
US Small Business Administration 409 3rd Street, SW Washington, DC 20416		Loan		\$290,000.00
Wyndham Hotel Group Franchise Administration 1 Sylvan Way Parsippany, NJ 07054		Liquidated Damages Claim - Franchise License		\$276,000.00
Conoco Phillips c/o James W. Adelman, Esq. Suite 300 1920 Chestnut St Philadelphia, PA		Law suit	<i>Unliquidated</i>	\$175,000.00
Sreekar R. Gadde c/o Sengstacke & Evans, LLC 112 S. Main Street, Suite 101 Bel Air, MD 21014		Loan	<i>Unliquidated</i>	\$150,000.00

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 1

(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]
Kora Kiran 604 Timber Leave Ct Walnut Creek, CA 94598		Personal Loan	<i>Unliquidated</i>	\$100,000.00
Sadhana Raol 73 Meer Drive Langhorne, PA 19047		Personal Loan	<i>Unliquidated</i>	\$30,000.00
American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		Credit Card	<i>Unliquidated</i>	\$14,973.00
Manoa Associates 25 Washington Lane Suite 4a Wyncote, PA 19095		Law Suit		\$13,769.40
Chase 800 Brooksedge Blvd Westerville, OH 43081		Credit Card	<i>Unliquidated</i>	\$13,531.00
Harleysville Natl B&t 482 Main St Harleysville, PA 19438		Visa		\$12,776.30
Harleysville Natl B&t 482 Main St Harleysville, PA 19438		Visa		\$11,330.76

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

(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]
Haari ohm Corporation Scott L Feldman 80 n.Main street,box-1231, PA 189011		Law suit	<i>Unliquidated</i>	\$7,277.09
Bank of America PO Box 15102 Wilmington, DE 19886-5102		Credit Card	<i>Unliquidated</i>	\$5,682.96
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Credit Card	<i>Unliquidated</i>	\$5,290.00
Harleysville Natl B&t 482 Main St Harleysville, PA 19438		Unsecured	<i>Unliquidated</i>	\$3,706.00
Bryan and Bryan Associates 710 N. Hamilton Street Richmond, VA 23221		Law Suit		\$3,463.57
American Honda Finance PO Box 168088 Irving, TX 75016		Automobile		\$7,311.00 Value: \$4,000.00
Citibank Usa Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		Charge Account	<i>Unliquidated</i>	\$2,725.00

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE: **Rajkumar Vijaya Guttha
Sanghamitra Guttha**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 3

I 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: **11/04/2009** _____

Signature: **/s/ Rajkumar Vijaya Guttha**
Rajkumar Vijaya Guttha

/s/ Sanghamitra Guttha
Sanghamitra Guttha

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE: **Rajkumar Vijaya Guttha**
Sanghamitra Guttha

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 11/04/2009

Signature */s/ Rajkumar Vijaya Guttha*
Rajkumar Vijaya Guttha

Date 11/04/2009

Signature */s/ Sanghamitra Guttha*
Sanghamitra Guttha

Aargon Collection Agency
3025 West Sahara Ave
Las Vegas, NV 89102

American Express
c/o Becket and Lee
PO Box 3001
Malvern, PA 19355

American Honda Finance
PO Box 168088
Irving, TX 75016

Amrik Singh
Jenkintown Exxon
101 Old York Road
Jenkintown, PA

Bank of America
PO Box 15102
Wilmington, DE 19886-5102

Bank Of America
4060 Ogletown/stan
Newark, DE 19713

Berks Cc
P.o. Box 329
Temple, PA 19560

Bryan and Bryan Associates
710 N. Hamilton Street
Richmond, VA 23221

Business Loan Center, Inc.
1633 Broadway
39th Floor
New York, NY 10019

Calvary Portfolio Services
Attention: Bankruptcy Department
PO Box 1017
Hawthorne, NY 10532

Capital 1 Bank
Attn: C/O TSYS Debt Management
PO Box 5155
Norcross, GA 30091

Chaitanya and Rajani Ravi
7810 Ballston Road
Ruxton, MD 21204

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Childrens Place
Attn.: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Citibank Usa
Attn.: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Conoco Phillips
c/o James W. Adelman, Esq.
Suite 300
1920 Chestnut St
Philadelphia, PA

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Eastern Account System
75 Glen Rd Ste 110
Sandy Hook, CT 06482

Elan Financial Service
777 E Wisconsin Ave
Milwaukee, WI 53202

First Data
265 Broad Hollow R
Melville, NY 11747

First National Bank
c/o James F. Mangan, Esq.
179 S. Wyoming Ave
Kingston, PA 18704

First USA Bank - Chase
Attention: Customer Service
PO Box 94014
Palatine, IL 60094

Gwynedd Club
c/o Barrow Law
65 W. Street Road
Warminster Corporate Center, Ste B-102
Warminster, PA 18974

Haari ohm Corporation
Scott L Feldman
80 n.Main street,box-1231, PA 189011

Harleysville Natl B&t
482 Main St
Harleysville, PA 19438

Jack Sinclair
25 Delancy Court
North Wales, PA 19454

John J. Winter, Esq.
Harvey, Pennington, LTD.
1835 Market Street, 29th Floor
Philadelphia, PA 19103

Kora Kiran
604 Timber Leave Ct
Walnut Creek, CA 94598

Kravco Simon
235 Mall Blvd.
PO BOX 1528
King of Prussia, PA 19406-1528

Manoa Associates
25 Washington Lane
Suite 4a
Wyncote, PA 19095

Manoa Shopping Center
Manoa Associates
25 Washington Lane
Suite 4a
Wyncote, PA 19095

Michael S. Hino, Esq.
Pepper Hamilton LLP
400 Berwyn Park
899 Cassatt Road
Berwyn, PA 19312-1183

Nissan Motor Acceptanc
Po Box 660360
Dallas, TX 75266

Pacaz Realty
Carlysle Management Company
PO BOX 803
Katonah, NY 10536

Palisades
210 Sylvan
Englewood Cliffs, NJ 07632-2524

Paragonway
2101 West Ben Whit
Austin, TX 78704

Roa and Sireesh K. Tripuraneni
1328 Springvale Drive
Belair, MD 21015

Roa and Sireesh Tripuraneni
1328 Springvale Drive
Belair, MD 21015

Sadhana Raol
73 Meer Drive
Langhorne, PA 19047

Sreekar R. Gadde
c/o Sengstacke & Evans, LLC
112 S. Main Street, Suite 101
Bel Air, MD 21014

SSVR Enterprises

US Small Business Administration
409 3rd Street, SW
Washington, DC 20416

Wyndham Hotel Group
Franchise Administration
1 Sylvan Way
Parsippany, NJ 07054

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

IN RE:
**Rajkumar Vijaya Guttha
Sanghamitra Guttha**

CHAPTER 11

DEBTOR(S)

CASE NO

LIST OF EQUITY SECURITY HOLDERS

Registered Name of Holder of Security Last Known Address or Place of Business	Class of Security	Number Registered	Kind of Interest Registered
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I 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: 11/04/2009

Signature: /s/ Rajkumar Vijaya Guttha
Rajkumar Vijaya Guttha

/s/ Sanghamitra Guttha
Sanghamitra Guttha

B22B (Official Form 22B) (Chapter 11) (01/08)

In re: **Rajkumar Vijaya Guttha**

Sanghamitra Guttha

Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME																					
<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>																					
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Column A</td> <td style="width: 50%; text-align: center;">Column B</td> </tr> <tr> <td style="text-align: center;">Debtor's Income</td> <td style="text-align: center;">Spouse's Income</td> </tr> </table>	Column A	Column B	Debtor's Income	Spouse's Income														
Column A	Column B																				
Debtor's Income	Spouse's Income																				
2	Gross wages, salary, tips, bonuses, overtime, commissions.		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$10,450.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$10,450.00	\$0.00																
\$10,450.00	\$0.00																				
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$0.00</td> <td style="width: 30%; text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> </table>		a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	c.	Business income	Subtract Line b from Line a.				\$0.00	\$0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00
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c.	Business income	Subtract Line b from Line a.																			
		\$0.00	\$0.00																		
\$0.00	\$0.00																				
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$1,188.00</td> <td style="width: 30%; text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: center;">\$1,188.00</td> <td style="text-align: center;">\$0.00</td> </tr> </table>		a.	Gross receipts	\$1,188.00	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a.				\$1,188.00	\$0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$1,188.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$1,188.00	\$0.00
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		\$1,188.00	\$0.00																		
\$1,188.00	\$0.00																				
5	Interest, dividends, and royalties.		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00																
\$0.00	\$0.00																				
6	Pension and retirement income.		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00																
\$0.00	\$0.00																				
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00																
\$0.00	\$0.00																				
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 10%; text-align: center;">Debtor</td> <td style="width: 10%; text-align: center;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00	\$0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00										
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse																			
	\$0.00	\$0.00																			
\$0.00	\$0.00																				
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;"></td> <td style="width: 20%;"></td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td></td> </tr> </table>		a.				b.				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$0.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$0.00	\$0.00								
a.																					
b.																					
\$0.00	\$0.00																				
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">\$11,638.00</td> <td style="width: 50%; text-align: center;">\$0.00</td> </tr> </table>	\$11,638.00	\$0.00																
\$11,638.00	\$0.00																				

B22B (Official Form 22B) (Chapter 11) (01/08)

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$11,638.00
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Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>11/04/2009</u> Signature: <u>/s/ Rajkumar Vijaya Guttha</u> Rajkumar Vijaya Guttha</p> <p>Date: <u>11/04/2009</u> Signature: <u>/s/ Sanghamitra Guttha</u> Sanghamitra Guttha</p>
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