<b>B</b> 1 (Official Form 1) (1/08)				-			
United States F Western Distric	Sankruptcy Co et of Pennsylva	ourt nia			Volur	ntary P	etition
Name of Debtor (if individual, enter Last, First, Middle): Saber, Mark, S.			Name of Joint Debtor (Spouse) (Last, First, Middle): Saber, Cynthia, G.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				s used by the Joint I , maiden, and trade	Debtor in the last 8 ye names):	ears	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITII more than one, state all): <b>3217</b>	N) No./Complete EIN(if		st four digits o in one, state a		idual-Taxpayer I.D. (	(ITIN) No./(	Complete EIN(if more
Street Address of Debtor (No. & Street, City, and State): <b>106 Bradley Drive</b> <b>Moon Township, PA</b>		1	Street Address of Joint Debtor (No. & Street, City, and State): 106 Bradley Drive Moon Township, PA				
	CODE <b>15108</b>			r,		ZIP COL	DE <b>15108</b>
County of Residence or of the Principal Place of Business: Allegheny			unty of Reside	ence or of the Princ	ipal Place of Busines	ss:	
Mailing Address of Debtor (if different from street address)	1:	Ma	uiling Address	s of Joint Debtor (if	different from street	address):	
	CODE					ZIP COL	ЭЕ
Location of Principal Assets of Business Debtor (if different	from street address above	e):				ZIP COD	)E
Type of Debtor	Nature of	Business	s	Chap	oter of Bankruptcy		
(Form of Organization) (Check <b>one</b> box.)	(Check one box)			t	he Petition is Filed	(Check on	e box)
<ul> <li>✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> </ul>	<ul> <li>Health Care Busing</li> <li>Single Asset Real I</li> <li>U.S.C. § 101(51B)</li> </ul>	Estate as o	defined in 11	<ul><li>Chapter 7</li><li>Chapter 9</li></ul>			5 Petition for on of a Foreign
Corporation (includes LLC and LLP)	Railroad	,		Chapter 11			5 Petition for
Partnership	<ul> <li>Stockbroker</li> <li>Commodity Broker</li> </ul>	r		Chapter 12		Recognitio	on of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank	1		Chapter 13		Nonmain H	roceeding
	Other				Nature of (Check on		
	Tax-Exempt Entity (Check box, if applicable			tity cable)     □     Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an     ☑     Debts are primarily business debts.			
	Debtor is a tax-exe under Title 26 of th Code (the Internal	the United	l States		rimarily for a mily, or house- e."		
Filing Fee (Check one box)			Check one	hove	Chapter 11 Debto	ors	
☑ Full Filing Fee attached			Check one box: ☑ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
☐ Filing Fee to be paid in installments (applicable to indi	viduals only) Must attact	h	<ul> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul>				
signed application for the court's consideration certifying	ng that the debtor is		Check if:				
unable to pay fee except in installments. Rule 1006(b) \$	See Official Form 3A.		Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration.			Check all applicable boxes				
			A plan is being filed with this petition				
					ere solicited prepetiti with 11 U.S.C. § 11		e or more classes
Statistical/Administrative Information				,	0		THIS SPACE IS FOR COURT USE ONLY
<ul> <li>Debtor estimates that funds will be available for distrib</li> <li>Debtor estimates that, after any exempt property is exc expenses paid, there will be no funds available for distribution.</li> </ul>	luded and administrative						COURTUSE ONLI
Estimated Number of Creditors							
☑     □     □     □       1-     50-     100-     200-     1.000-		25.001	<b>D</b>				
1- 50- 100- 200- 1,000- 49 99 199 999 5,000		25,001- 50,000	50,001- 100,000	Over 100,000			
Estimated Assets							
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$50,000 \$100,000 \$500,000 \$1 to \$10	0,001 \$10,000,001 \$50, to \$50 to \$	5100	\$100,000,00 to \$500		More than \$1 billion		
Estimated Liabilities		11011	million				
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000	<b>0</b> ,001 \$10,000,001 \$50,	0,000,001	\$100,000,00	)1			
\$50,000 \$100,000 \$500,000 \$1 to \$10 million million	to \$50 to \$	5100	to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

### B 1 (Official Form 1) (1/08)

Voluntary Petit	<b>ion</b> be completed and filed in every case)	Name of Debtor(s): Mark S. Saber, Cynthia G. Saber			
1					
Landian	All Prior Bankruptcy Cases Filed Within La	<b>Ist 8 Years</b> (If more than two, attach additional sheet.) Case Number:	Date Filed:		
	IONE		Date Theu.		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)		
Name of Debtor: NONE		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securit of the Securities Excl	<b>Exhibit A</b> lebtor is required to file periodic reports (e.g., forms 10K and ties and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.) ached and made a part of this petition.	Exhibit B (To be completed if debtor is is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify th debtor the notice required by 11 U.S.C. § 342(b). X Not Applicable Signature of Attorney for Debtor(s)	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief		
	Ext or have possession of any property that poses or is alleged to pose a it C is attached and made a part of this petition.	hibit C threat of imminent and identifiable harm to public heal	th or safety?		
	Ext	nibit D			
Exhibit D c	every individual debtor. If a joint petition is filed, each spouse mus completed and signed by the debtor is attached and made a part of t on: ulso completed and signed by the joint debtor is attached and made	his petition.			
	Information Regar	ding the Debtor - Venue			
Ø	(Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		ays immediately		
	There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
		des as a Tenant of Residential Property oplicable boxes.)			
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).				
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the		
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B	1	(Official	Form	1)	(1/08)

	, , , , , , , , , , , , , , , , , , , ,			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Mark S. Saber, Cynthia G. Saber			
Sigr	natures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
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	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.			
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	<ul> <li>(Check only one box.)</li> <li>I request relief in accordance with chapter 15 of Title 11, United States Code.</li> </ul>			
[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).	Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Mark S. Saber	X Not Applicable			
Signature of Debtor Mark S. Saber	(Signature of Foreign Representative)			
X s/ Cynthia G. Saber				
Signature of Joint Debtor Cynthia G. Saber	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
10/29/2009	Date			
Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X s/Michael J. Henny Signature of Attorney for Debtor(s)	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			
Michael J. Henny, Esquire Bar No. 30734	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			
Printed Name of Attorney for Debtor(s) / Bar No.	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			
Michael J. Henny, Esquire	before preparing any document for filing for a debtor or accepting any fee from the debtor,			
Firm Name	as required in that section. Official Form 19 is attached.			
2828 Gulf Tower 707 Grant Street				
Address	Not Applicable			
Pittsburgh, PA 15219	Printed Name and title, if any, of Bankruptcy Petition Preparer			
412-261-2640 412-391-0221				
Telephone Number	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			
10/29/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
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.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an			
X Not Applicable	individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or			
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Date				

## UNITED STATES BANKRUPTCY COURT

### Western District of Pennsylvania

In re Mark S. Saber Cynthia G. Saber

Debtor(s)

Case No.

(if known)

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

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

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

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

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

#### B 1D (Official Form 1, Exh. D) (12/08) - Cont.

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/ Mark S. Saber Mark S. Saber

Date: 10/29/2009

### UNITED STATES BANKRUPTCY COURT

#### Western District of Pennsylvania

In re Mark S. Saber Cynthia G. Saber

Debtor(s)

Case No.

(if known)

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

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

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

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

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

#### B 1D (Official Form 1, Exh. D) (12/08) - Cont.

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/ Cynthia G. Saber Cynthia G. Saber

Date: 10/29/2009

## United States Bankruptcy Court Western District of Pennsylvania

In re Mark S. Saber Cynthia G. Saber

Debtors

\_, Case No. \_\_\_\_\_ Chapter \_<u>11</u>\_\_\_\_

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019		credit card purchases	5	\$48,780.00
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		credit card purchases	5	\$31,000.00
Bank of America (GCU) P.O. Box 15019 Wilmington, DE 19886-5019		credit card purchases	5	\$18,000.00
Chase Visa P.O. Box 15153 Wilmington, DE 19850-5298		credit card purchases	5	\$11,275.00
BP/Chase P.O. Box 15298 Wilmington, DE 19850-5298		credit card purchases	5	\$9,600.00
Capital One Bank, (USA) N.A. P.O. Box 71063 Charlotte, NC 28272-1083		credit card purchases	5	\$6,100.00

In re Mark S. Saber Cynthia G. Saber

Debtors

Case No.

Chapter 11

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
American Eagle Outfitters P.O. Box 981064 El Paso, TX 79998-1064		credit card purchases	; ;	\$4,411.00
JC Penney c/o GE Money Bank attn: Bankruptcy Department P.O. Box 103104 Roswell, GA 30076		credit card purchases	5	\$3.000.00
Macy's P.O. Box 8066 Mason, OH 45040		credit card purchases		\$2,600.00
Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263-0778		Security Agreement		\$2,172.00 SECURED VALUE:
Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043		credit card purchases	i	\$14,430.00 \$1,850.00
Sam's Club P.O. Box 981064 El Paso, TX 79998-1064		credit card purchases	;	\$1,330.00

In re Mark S. Saber Cynthia G. Saber

Debtors

Case No.

Chapter 11

\_\_\_\_\_

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Loft/WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125		credit card purchases	5	\$1,000.00
T.J. Maxx P.O. Box 15298 Wilmington, DE 19850-5289		credit card purchases	5	\$980.00
Sears Premier Gold Mastercard P.O. Box 6282 Sioux Falls, SD 57117-6282		credit card purchases	5	\$900.00
Victoria's Secret P.O. Box 182273 Columbus, OH 43218-2273		credit card purchases	3	\$700.00
Electro-Stim Med Serivce, Inc. 3504 Cragmont Drive, Ste 100 Tampa, FL 33619-0000		credit card purchases	5	\$500.00
Lane Bryant P.O. Box 427 Milford, OH 45150		credit card purchases	5	\$460.00

In re Mark S. Saber Cynthia G. Saber

Debtors

Case No.

Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Loft/WFNNB Bankruptcy Department P.O Box 182125 Columbus, OH 43218-2125		credit card purchases		\$410.00
Hyundai Motor Finance Company P.O. Box 20829		Security Agreement		\$205.00
Fountain Valley, CA 92728-0829				SECURED VALUE: \$10,795.00

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