

B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS BROWNSVILLE DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Schwarcz, Avraham K		Name of Joint Debtor (Spouse) (Last, First, Middle): Schwarcz, Ana M
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka Avi Schwarcz		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Ana Maria Elkins
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-9911		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-8573
Street Address of Debtor (No. and Street, City, and State): 1355 Coral Ct. Brownsville, TX		Street Address of Joint Debtor (No. and Street, City, and State): 1355 Coral Ct. Brownsville, TX
ZIP CODE 78520		ZIP CODE 78520
County of Residence or of the Principal Place of Business: Cameron		County of Residence or of the Principal Place of Business: Cameron
Mailing Address of Debtor (if different from street address): 1474 W Price Rd # 604 Brownsville, TX		Mailing Address of Joint Debtor (if different from street address): 1474 W Price Rd # 604 Brownsville, TX
ZIP CODE 78520		ZIP CODE 78520
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right;">ZIP CODE</div>		
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.		Check one box: Chapter 11 Debtors <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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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 type="checkbox"/> 1-49 <input checked="" 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 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		
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 (This page must be completed and filed in every case.)		Name of Debtor(s): Avraham K Schwarcz Ana M Schwarcz	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	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:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X <u>/s/ EDUARDO V. RODRIGUEZ</u> 10/01/2010 EDUARDO V. RODRIGUEZ Date</p>	
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.)			

(Name of landlord that obtained judgment)			

(Address of landlord)			
<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): Avraham K Schwarcz Ana M Schwarcz</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/ Avraham K Schwarcz</u> Avraham K Schwarcz</p> <p>X <u>/s/ Ana M Schwarcz</u> Ana M Schwarcz</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>10/01/2010</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/ EDUARDO V. RODRIGUEZ</u> EDUARDO V. RODRIGUEZ Bar No. 00795621</p> <p>Malaise Law Firm 1265 N. Expressway 83 Brownsville, TX 78520</p> <p>Phone No. (956) 547-9638 Fax No. (956) 547-9630</p> <p><u>10/01/2010</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>	

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

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 14 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 seven 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, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

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/ Avraham K Schwarcz**
Avraham K Schwarcz

Date: **10/01/2010**

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

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 14 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 seven 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, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

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/ Ana M Schwarcz**
Ana M Schwarcz

Date: **10/01/2010**

Certificate Number: 01267-TXS-CC-010653051

CERTIFICATE OF COUNSELING

I CERTIFY that on April 18, 2010, at 6:56 o'clock PM CDT,

Avraham K Schwarcz received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Southern District of Texas, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 18, 2010

By /s/Jessica Grimaldo

Name Jessica Grimaldo

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01267-TXS-CC-010653053

CERTIFICATE OF COUNSELING

I CERTIFY that on April 18, 2010, at 6:56 o'clock PM CDT,

Ana M Schwarcz received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Southern District of Texas, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 18, 2010

By /s/Jessica Grimaldo

Name Jessica Grimaldo

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Form **1040** Department of the Treasury - Internal Revenue Service **U.S. Individual Income Tax Return 2009** (99) IRS Use Only-Do not write or staple in this space.

Label (See instructions on page 14.) Use the IRS label. Otherwise, please print or type.

For the year Jan. 1-Dec. 31, 2009, or other tax year beginning , 2009, ending , 20

OMB No. 1545-0074

Your first name and initial **AVRAHAM** Last name **SCHWARCZ** Your social security number **9911**

If a joint return, spouse's first name and initial **ANA M** Last name **SCHWARCZ** Spouse's social security number **8573**

Home address (number and street). If you have a P.O. box, see page 14. **1355 CORAL CT** Apt. no. **You must enter your SSN(s) above.**

City, town or post office, state, and ZIP code. If you have a foreign address, see page 14. **Brownsville TX 78520** Checking a box below will not change your tax or refund.

Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 14) You Spouse

Filing Status Check only one box.

1 Single 4 Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here.

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above

5 Qualifying widow(er) with dependent child (see page 16)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

6b Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) Check if qualifying child for child tax credit (see pg 17)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

If more than four dependents, see page 17 and check here

Boxes checked on 6a and 6b: No. of children on 6c who: lived with you; did not live with you due to divorce or separation (see page 18). Dependents on 6c not entered above.

d Total number of exemptions claimed **2** Add numbers on lines above

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2

8a Taxable interest. Attach Schedule B if required **280**

8b Tax-exempt interest. Do not include on line 8a

9a Ordinary dividends. Attach Schedule B if required

9b Qualified dividends (see page 22)

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 23)

11 Alimony received

12 Business income or (loss). Attach Schedule C or C-EZ **(108,426)**

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here

14 Other gains or (losses). Attach Form 4797

15a IRA distributions **15a** b Taxable amount (see page 24) **15b**

16a Pensions and annuities **16a** b Taxable amount (see page 25) **16b**

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **(23,898)**

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation in excess of \$2,400 per recipient (see page 27)

20a Social security benefits **20a** b Taxable amount (see page 27) **20b**

21 Other income

22 Add the amounts in the far right column for lines 7 through 21. This is your total income **(132,044)**

Adjusted Gross Income

23 Educator expenses (see page 29) **23**

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24**

25 Health savings account deduction. Attach Form 8889 **25**

26 Moving expenses. Attach Form 3903 **26**

27 One-half of self-employment tax. Attach Schedule SE **27**

28 Self-employed SEP, SIMPLE, and qualified plans **28**

29 Self-employed health insurance deduction (see page 30) **29**

30 Penalty on early withdrawal of savings **30**

31a Alimony paid b Recipient's SSN **31a**

32 IRA deduction (see page 31) **32**

33 Student loan interest deduction (see page 34) **33**

34 Tuition and fees deduction. Attach Form 8917 **34**

35 Domestic production activities deduction. Attach Form 8903 **35**

36 Add lines 23 through 31a and 32 through 35 **36**

37 Subtract line 36 from line 22. This is your adjusted gross income **(132,044)**

Tax and Credits

Standard Deduction for—
 ● People who check any box on line 39a, 39b, or 40b or who can be claimed as a dependent, see page 35.
 ● All others: Single or Married filing separately, \$5,700
 Married filing jointly or Qualifying widow(er), \$11,400
 Head of household, \$8,350

38	Amount from line 37 (adjusted gross income)	38	(132,044)
39a	Check <input type="checkbox"/> You were born before January 2, 1945, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1945, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, see pg 35 and check here <input type="checkbox"/> 39b		
40a	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40a	11,400
b	If you are increasing your standard deduction by certain real estate taxes, new motor vehicle taxes, or a net disaster loss, attach Schedule L and check here (see page 35) <input type="checkbox"/> 40b		
41	Subtract line 40a from line 38	41	(143,444)
42	Exemptions. If line 38 is \$125,100 or less and you did not provide housing to a Midwestern displaced individual, multiply \$3,650 by the number on line 6d. Otherwise, see page 37	42	7,300
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0
44	Tax (see page 37). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	0
45	Alternative minimum tax (see page 40). Attach Form 6251	45	
46	Add lines 44 and 45	46	
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Education credits from Form 8863, line 29	49	
50	Retirement savings contributions credit. Attach Form 8880	50	
51	Child tax credit (see page 42)	51	0
52	Credits from Form: a <input type="checkbox"/> 8396 b <input type="checkbox"/> 8839 c <input type="checkbox"/> 5695	52	
53	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	53	
54	Add lines 47 through 53. These are your total credits	54	
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-	55	0
56	Self-employment tax. Attach Schedule SE	56	
57	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	57	
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58	
59	Additional taxes: a <input type="checkbox"/> AEIC payments b <input type="checkbox"/> Household employment taxes. Attach Sch. H	59	
60	Add lines 55 through 59. This is your total tax	60	0

Other Taxes

If you have a qualifying child, attach Schedule EIC.

61	Federal income tax withheld from Forms W-2 and 1099	61	
62	2009 estimated tax payments and amount applied from 2008 return	62	5,490
63	Making work pay and government retiree credits. Attach Schedule M	63	0
64a	Earned income credit (EIC)	64a	
b	Nontaxable combat pay election <input type="checkbox"/> 64b		
65	Additional child tax credit. Attach Form 8812	65	
66	Refundable education credit from Form 8863, line 16	66	
67	First-time homebuyer credit. Attach Form 5405	67	
68	Amount paid with request for extension to file (see page 72)	68	
69	Excess social security and tier 1 RRTA tax withheld (see page 72)	69	
70	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> 4136 c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8885	70	
71	Add lines 61, 62, 63, 64a, and 65 through 70. These are your total payments	71	5,490
72	If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you overpaid	72	5,490
73a	Amount of line 72 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	73a	5,490
b	Routing number <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X		
d	Account number <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X		
74	Amount of line 72 you want applied to your 2010 estimated tax <input type="checkbox"/>	74	

Refund

Direct deposit?
 See page 73 and fill in 73b, 73c, and 73d, or Form 8888.

Amount You Owe

71	Add lines 61, 62, 63, 64a, and 65 through 70. These are your total payments	71	5,490
72	If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you overpaid	72	5,490
73a	Amount of line 72 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	73a	5,490
b	Routing number <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X		
d	Account number <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X <input type="checkbox"/> X		
74	Amount of line 72 you want applied to your 2010 estimated tax <input type="checkbox"/>	74	
75	Amount you owe. Subtract line 71 from line 60. For details on how to pay, see page 74	75	
76	Estimated tax penalty (see page 74)	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 75)? Yes. Complete the following. No
 Designee's name _____
 Designee's phone no. _____
 Personal identification number (PIN) _____

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.
 Your signature: _____ Date: _____ Your occupation: MANAGER Daytime phone number: _____
 Spouse's signature. If a joint return, both must sign. _____ Date: _____ Spouse's occupation: MANAGER Daytime phone number: _____-8500

Paid Preparer's Use Only

Preparer's signature: _____ Date: 04-05-2010 Check if self-employed Preparer's SSN or PTIN: P00217393
 Firm's name (or yours if self-employed), address, and ZIP code: ABC SERVICES
 2355 BARNARD RD STE D
 Brownsville TX 78520
 EIN: _____-3461 Phone no. _____-1050

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION

IN RE:
AVRAHAM AND ANA SCHWARCZ,
Debtors

§
§
§

CASE NO. 10-_____-B-11
CHAPTER 11

STATEMENT

STATE OF TEXAS
COUNTY OF CAMERON

§
§

BEFORE ME, the undersigned authority in and for the State of Texas, on this, the 1st day of October, 2010, personally appeared AVRAHAM AND ANA SCHWARCZ, Debtors who after being duly sworn, did depose and state the following.

1. Our names are Avraham and Ana Schwarcz.
2. We hereby declare penalty of perjury that we do not have a personal balance sheet, statement of operations or cash flow statement, nor has a balance sheet, statement operations or cash flow statement been prepared or filed on our behalf.
3. Further, Affiants Sayeth Not.

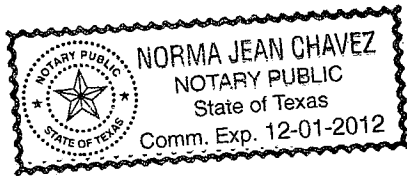


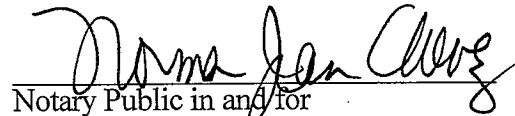
Avraham K. Schwarcz



Ana M. Schwarcz

SUBSCRIBED AND SWORN TO BEFORE ME on the 1st day of October, 2010 by Avraham K. And Ana M. Schwarcz.





Notary Public in and for
The State of Texas
NORMA JEAN CHAVEZ
My commission expires: 12-1-12

B6A (Official Form 6A) (12/07)

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
Homestead Home located at 137 Poplar St. Jersey City, New Jersey 07307, further described as: Block 890, Lot 43, City of Jersey City, Hudson County, New Jersey.	Fee Simple	C	\$300,000.00	\$297,848.05
Mother's property Property located at 1355 Coral Ct., Brownsville, TX 78520, further described as Lot 6, Block 3, Crestview Subdivision, Cameron County, Texas. Fair Market Value: \$72,222.00 (WIFE HAS LEGAL TITLE ONLY - ALL EQUITABLE INTEREST HELD BY DEBTOR'S MOTHER)	Fee Simple	W	\$0.00	\$0.00
Condo - Unit 110 G South Padre Island - SURFSIDE II, CONDO Fiesta Isles Unit -110 G, Lots 1, 2 and 11, Block 188, Cameron County, Texas. DEBTORS WILL SURRENDER	Fee Simple	C	\$166,652.00	\$101,381.62
The Shores Property Lot 10, Block 8, THE SHORES SUBDIVISION MARINA, Village Ph Sec 2, Cameron County, Texas. DEBTORS WILL SURRENDER	Fee Simple	C	\$130,109.00	\$114,582.27
Condo - Unit 107 G South Padre Island - SURFSIDE II, CONDO Fiesta Isles Unit -107 G, Lots 1, 2 and 11, Block 188, Cameron County, Texas. (1/2 interest owned by Avraham K Schwarcz and 1/2 interest owned by Avraham M. Mouzouz) Full Value \$166,652.00 Debtor's 1/2 interest: \$83,326.00 DEBTORS WILL SURRENDER	Fee Simple	C	\$83,326.00	\$133,206.03
Condo - Unit 305 South Padre Island, PARKLANE I Condo Pad Re	Fee Simple	C	\$166,652.00	\$93,974.87

B6A (Official Form 6A) (12/07) - Cont.

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Continuation Sheet No. 1

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
<p>Beach Sec XIIUNIT 305, Lots 8-9-10-11, Block 187, Cameron County, Texas. DEBTORS WILL SURRENDER</p> <p>Anita's Restaurant Property 2/3rds interest in property located at 603 E. Jefferson St., Brownsville, Texas, further described as: Lot 7, Block 100, Brownsville original townsite, Cameron County, Texas.</p> <p>(This property was purchased by: Aviana's Investments, LLC, dba Anita's Tortilleria, Avi K. Schwarcz and Ana M. Schwarcz, Individually.)</p> <p>full market value: \$83,560.00; Debtors' 2/3rds interest: \$55,706.66</p>	<p>Fee Simple</p>	<p>C</p>	<p>\$55,707.00</p>	<p>\$236,250.00</p>

Total: \$902,446.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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. 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.	X	<p>Checking Account # xxx 0346 at Chase JPMorgan Chase Bank, N.A. P.O. Box 260180 Baton Rouge, LA 70826-0180 Account Styled: Avraham K. Schwarcz and Ana Schwarcz</p> <p>Savings Account # xxx 4156 at Chase JPMorgan Chase Bank, N.A. P.O. Box 260180 Baton Rouge, LA 70826-0180 Account Styled: Avraham K. Schwarcz and Ana Schwarcz</p> <p>Checking Account # xxx 9337 at First National Bank styled Avraham K. Schwarcz and Ana Maria Schwarcz</p> <p>EmigrantDirect.com Savings Account # xxx 624-8, styled Avraham Schwarcz or Ana Schwarcz</p> <p>Checking Account # xxx 9771 at TD Bank, styled Avraham K. Schwarcz and Avraham M. Mazouz</p> <p>Checking Account # xxx 1786 at TD Bank, styled Avraham K Schwarz and Ana Schwarcz</p> <p>Checking Account # xxx 0001 at TD Bank, styled Avraham K. Schwarcz and Ana Schwarcz</p> <p>Checking account # xxx 6402 at Wachovia, styled Avraham Schwarcz</p> <p>WASH MUTUAL / CHASE Checking Account # xxx 5179 styled Ana Schwarcz or Avraham K. Schwarcz</p> <p>WASH MUTUAL / CHASE Savings Account # xxx-1620, styled Avraham K Schwarcz or Ana Schwarcz or Jessica N. Orozco</p>	<p>C</p> <p>C</p> <p>C</p> <p>C</p> <p>H</p> <p>H</p> <p>H</p> <p>H</p> <p>C</p> <p>C</p>	<p>\$0.00</p> <p>\$0.00</p> <p>\$2,504.06</p> <p>\$1.66</p> <p>\$9.16</p> <p>\$1,097.78</p> <p>\$1,111.93</p> <p>\$429.29</p> <p>\$0.00</p> <p>\$0.00</p>

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
		WASH MUTUAL / CHASE Savings Account # xxx-1620, styled Avraham K Schwarcz or Ana Schwarcz or Jessica N. Orozco	C	\$0.00
		WASH MUTUAL / CHASE Savings Account # xxx-0585, styled Jessica Orozco, Donee, Avraham K Schwarcz Custodian	C	\$0.00
		Wells Fargo Complete Advantage Checking Account # xxx 2506, styled Avraham Schwarcz and Ana Schwarcz	C	\$619.82
		Wells Fargo Goal Savings Checking Account # xxx 6999, styled Avraham Schwarcz and Ana Schwarcz	C	\$413.74
		Wells Fargo Checking Acct # xxx 6165 for Anita's cash transactions	C	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Sectional Sofa	C	\$150.00
		Recliner	C	\$300.00
		Side Chair	C	\$150.00
		Coffee Table	C	\$50.00
		3 end tables	C	\$100.00
		2 lamps	C	\$15.00
		Refrigerator	C	\$50.00
		Small kitchen appliances	C	\$200.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
		Pots and pans	C	\$75.00
		Dishes	C	\$100.00
		Flatware	C	\$50.00
		2 dining tables	C	\$1,000.00
		10 chairs	C	\$500.00
		China cabinet	C	\$150.00
		Camera	C	\$100.00
		4 Television sets	C	\$2,000.00
		Boombox	C	\$25.00
		2 Laptops	C	\$300.00
		Computer	C	\$200.00
		Printer	C	\$25.00
		Head phones	C	\$50.00
		2 beds	C	\$150.00
		2 mattresses	C	\$1,100.00
		2 chests of drawers	C	\$250.00
		2 night stands	C	\$80.00
		Electric tools	C	\$40.00
		Auth football	C	\$75.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
		2 bubble heads	C	\$60.00
		CDs	C	\$75.00
		Paperback books	C	\$100.00
		Knives	C	\$350.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Stamp collection	C	\$250.00
		Coin collection	C	\$50.00
6. Wearing apparel.		Him: suits	C	\$150.00
		Him: Shirts	C	\$80.00
		Him: Jeans / Slacks	C	\$100.00
		Him: Shoes	C	\$120.00
		Him: Coats	C	\$250.00
		Him: Jackets	C	\$50.00
		Him: Shorts	C	\$21.00
		Him: t-shirts	C	\$15.00
7. Furs and jewelry.		Him: 2 watches	C	\$1,200.00
		Him: Wedding bands	C	\$400.00
		Him: Chain	C	\$75.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

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
		Him: Cuff links	C	\$30.00
		Him: ring	C	\$75.00
8. Firearms and sports, photographic, and other hobby equipment.		2 firearms - exempt - need description from client	C	\$2,800.00
		2 firearms non-exempt - need description from client and breakdown of values		
		Ammunition	C	\$350.00
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.		401k at Franklin Templeton Investments Acct # xxx-3432	C	\$2,237.80
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Tropical Texas Vacation Rentals Business ceased operating March 2010 and has -0- value.	C	\$0.00
		100% interest in Aviana Consultants, LLC (parent company of Aviana Group Transportation)	C	\$0.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

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
<p>14. Interests in partnerships or joint ventures. Itemize.</p> <p>15. Government and corporate bonds and other negotiable and non-negotiable instruments.</p> <p>16. Accounts receivable.</p> <p>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</p> <p>18. Other liquidated debts owed to debtor including tax refunds. Give particulars.</p> <p>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.</p> <p>20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</p>	<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>	<p>100% interest in Aviana Investments (parent company for Anita's) Assets: 1/3rd interest in real estate \$27,853.33 Equipment \$40,000 Inventory: \$10,000 Recipes and intangibles: \$125,000</p>	<p>C</p>	<p>\$202,853.33</p>

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 6

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
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Acura TL - driven by both (Debtor to surrender)	C	\$23,750.00
		2005 Zuzuki - driven by both	C	\$5,050.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 7

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
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			
_____ 7 _____ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)			Total >	\$254,064.57

B6C (Official Form 6C) (4/10)

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
 \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Home located at 137 Poplar St. Jersey City, New Jersey 07307, further described as: Block 890, Lot 43, City of Jersey City, Hudson County, New Jersey.	11 U.S.C. § 522(d)(1)	\$2,151.95	\$300,000.00
Checking Account # xxx 0346 at Chase JPMorgan Chase Bank, N.A. P.O. Box 260180 Baton Rouge, LA 70826-0180 Account Styled: Avraham K. Schwarcz and Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Checking Account # xxx 9337 at First National Bank styled Avraham K. Schwarcz and Ana Maria Schwarcz	11 U.S.C. § 522(d)(5)	\$2,504.06	\$2,504.06
EmigrantDirect.com Savings Account # xxx 624- 8, styled Avraham Schwarcz or Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$1.66	\$1.66
Checking Account # xxx 1786 at TD Bank, styled Avraham K Schwarz and Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$1,097.78	\$1,097.78
Checking Account # xxx 0001 at TD Bank, styled Avraham K. Schwarcz and Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$1,111.93	\$1,111.93
Checking account # xxx 6402 at Wachovia, styled Avraham Schwarcz	11 U.S.C. § 522(d)(5)	\$429.29	\$429.29
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$7,296.67	\$305,144.72

B6C (Official Form 6C) (4/10) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
WASH MUTUAL / CHASE Checking Account # xxx 5179 styled Ana Schwarcz or Avraham K. Schwarcz	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Wells Fargo Complete Advantage Checking Account # xxx 2506, styled Avraham Schwarcz and Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$619.82	\$619.82
Wells Fargo Goal Savings Checking Account # xxx 6999, styled Avraham Schwarcz and Ana Schwarcz	11 U.S.C. § 522(d)(5)	\$413.74	\$413.74
Wells Fargo Checking Acct # xxx 6165 for Anita's cash transactions	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
Sectional Sofa	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Recliner	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Side Chair	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Coffee Table	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
3 end tables	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 lamps	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Small kitchen appliances	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Pots and pans	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Dishes	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Flatware	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
2 dining tables	11 U.S.C. § 522(d)(3)	\$1,000.00	\$1,000.00
		\$10,670.23	\$308,518.28

B6C (Official Form 6C) (4/10) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
10 chairs	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
China cabinet	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Camera	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
4 Television sets	11 U.S.C. § 522(d)(3)	\$2,000.00	\$2,000.00
Boombox	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
2 Laptops	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Computer	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Printer	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Head phones	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
2 beds	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
2 mattresses	11 U.S.C. § 522(d)(3)	\$1,100.00	\$1,100.00
2 chests of drawers	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
2 night stands	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
Electric tools	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Auth football	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
2 bubble heads	11 U.S.C. § 522(d)(3)	\$60.00	\$60.00
CDs	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Paperback books	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Knives	11 U.S.C. § 522(d)(3)	\$350.00	\$350.00
		\$16,300.23	\$314,148.28

B6C (Official Form 6C) (4/10) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Stamp collection	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
Coin collection	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Him: suits	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Him: Shirts	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
Him: Jeans / Slacks	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Him: Shoes	11 U.S.C. § 522(d)(3)	\$120.00	\$120.00
Him: Coats	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Him: Jackets	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Him: Shorts	11 U.S.C. § 522(d)(3)	\$21.00	\$21.00
Him: t-shirts	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Him: 2 watches	11 U.S.C. § 522(d)(4)	\$1,200.00	\$1,200.00
Him: Wedding bands	11 U.S.C. § 522(d)(4)	\$400.00	\$400.00
Him: Chain	11 U.S.C. § 522(d)(4)	\$75.00	\$75.00
Him: Cuff links	11 U.S.C. § 522(d)(4)	\$30.00	\$30.00
Him: ring	11 U.S.C. § 522(d)(4)	\$75.00	\$75.00
2 firearms - exempt - need description from client	11 U.S.C. § 522(d)(5)	\$2,800.00	\$2,800.00
2 firearms non-exempt - need description from client and breakdown of values			
Ammunition	11 U.S.C. § 522(d)(5)	\$350.00	\$350.00
		\$22,316.23	\$320,164.28

B6C (Official Form 6C) (4/10) -- Cont.

In re **Avraham K Schwarcz**
Ana M SchwarczCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
401k at Franklin Templeton Investments Acct # xxx-3432	11 U.S.C. § 522(d)(10)(E)	\$2,237.80	\$2,237.80
100% interest in Aviana Investments (parent company for Anita's) Assets: 1/3rd interest in real estate \$27,853.33 Equipment \$40,000 Inventory: \$10,000 Recipes and intangibles: \$125,000	11 U.S.C. § 522(d)(5)	\$14,221.72	\$202,853.33
2005 Zuzuki - driven by both	11 U.S.C. § 522(d)(2)	\$0.00	\$5,050.00
		\$38,775.75	\$530,305.41

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBATOR 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 #: xxxxx3980 Acura Finance Services P.O. Box 7829 Philadelphia, PA 19101	H	DATE INCURRED: 4-1-2008 NATURE OF LIEN: Lease/Contract COLLATERAL: 2008 Acura TL REMARKS: Surrender collateral VALUE: \$23,750.00				\$25,399.00	\$1,649.00
ACCT #: Alberto and Irma Medrano 9927 Sageroyal Houston, TX 77089	C	DATE INCURRED: 1/15/2010 NATURE OF LIEN: Secured first lien COLLATERAL: Anita's Restaurant Property REMARKS: CURRENT - BEING PAID BY THIRD PARTY - AVIANA INVESTMENTS, LLC.. VALUE: \$258,560.33				\$236,250.00	
ACCT #: xxx5542 Amtrust Bank 1801 E 9th St Cleveland, OH 44114	C	DATE INCURRED: 08/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: The Shores property REMARKS: Surrender Interest VALUE: \$130,109.00				\$114,582.27	
ACCT #: xx3868 City of New Jersey Tax Collector's Office Room #101 City Hall 280 Grove St. Jersey City, NJ 07302	H	DATE INCURRED: 2010 NATURE OF LIEN: Taxes COLLATERAL: Homestead REMARKS: VALUE: \$300,000.00				\$1,186.67	
Subtotal (Total of this Page) >						\$377,417.94	\$1,649.00
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 **Avraham K Schwarcz**
Ana M Schwarcz

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 #: xxxxx3411 Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	C	DATE INCURRED: 12/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead REMARKS: CURRENT AND PAY DIRECT; VALUE: \$300,000.00				\$247,951.10	
ACCT #: xxxxx4099 Countrywide Home Lending Attention: Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	C	DATE INCURRED: 12/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Condo - Unit 110 G REMARKS: Surrender interest VALUE: \$166,652.00				\$101,381.62	
Representing: Countrywide Home Lending		Lender Business Process Services P.O. Box 4121 Beaverton, OR 97076-4121				Notice Only	Notice Only
ACCT #: xxxxxx1467 Fifth Third Bank C/O Bankruptcy Dept, MDROPSO5 1850 East Paris Grand Rapids, MI 49546	W	DATE INCURRED: 10/2007 NATURE OF LIEN: Purchase Money Security COLLATERAL: 2005 Suzuki REMARKS: Current and pay direct (Account under Ana M. Schwartz) VALUE: \$5,050.00				\$6,891.00	\$1,841.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$356,223.72	\$1,841.00
						Subtotal (Total of this Page) >	
						Total (Use only on last page) >	

(Report also on Summary of Schedules.)

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

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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 #: xxxxxxxx5937 First Horizon Home Loans 4000 Horizon Way Attn: Bankruptcy Irving, TX 75063	W	DATE INCURRED: 08/2004 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Condo - Unit 305 REMARKS: Account Under Ana Elkins Surrender interest				\$93,974.87	
		VALUE: \$166,652.00					
ACCT #: xx8890 Lacks Valley Stores Lt 1300 San Patricia Pharr, TX 78577	C	DATE INCURRED: 06/2009 NATURE OF LIEN: Installment Sales Contract COLLATERAL: Furniture REMARKS: Current and pay direct.				\$3,192.00	
		VALUE: \$3,500.00					
ACCT #: xxxxxxxx0011 Td Bank N.a. 32 Chestnut St Lewiston, ME 04240	H	DATE INCURRED: 04/25/2006 NATURE OF LIEN: HOMe Equity Line of Credit COLLATERAL: Homestead - 2nd lien REMARKS: Account in HIS name Current and pay direct				\$48,710.28	
		VALUE: \$300,000.00					
ACCT #: xxxxxxxx8132 Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715	X H	DATE INCURRED: 09/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Condo - Unit 107 G REMARKS: Account Under Him and Avraham M. Mazouz Debtor to surrender his 1/2 interest				\$133,206.03	\$49,880.03
		VALUE: \$83,326.00					
						\$279,083.18	\$49,880.03
						\$1,012,724.84	\$53,370.03

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >
Total (Use only on last page) >

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

B6E (Official Form 6E) (04/10)

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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 \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

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

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

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

 Commitments to Maintain the Capital of an Insured Depository Institution

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

 Claims for Death or Personal Injury While Debtor Was Intoxicated

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

 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 4/01/13, 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 **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 7765 Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 1910-8088	X W	DATE INCURRED: 11-2007 CONSIDERATION: Credit Card REMARKS: Co-Signer - Tropical Texas Vacation Rentals, LLC BUSINESS DEBT				\$5,607.21
ACCT #: xxxxxxxx0244 Alliant Law Group, P.C. 2841 Junction Avenue, Suite 128 San Jose, CA 95134	H	DATE INCURRED: 2009 CONSIDERATION: At&T - San Antonio REMARKS: Account Under Tropical Texas Vacation *Personal Guaranty by Ana Schwarcz* BUSINESS DEBT				\$893.60
ACCT #: xxxx-x2008 American Express Platinum Delta SkyMiles P.O. Box 650448 Dallas, TX 75265-0448	X H	DATE INCURRED: 2004 CONSIDERATION: Charge Account REMARKS: Co-signer - Aviana Consultants BUSINESS DEBT				\$32,423.18
ACCT #: xxxx-xxxx-xxxx-3425 AT&T Universal Card P.O. Box 182564 Columbus, OH 43218-2564	H	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS:				\$3,465.26
ACCT #: xxxx-xxxx-xxxx-1669 Bank Of America De5-019-03-07 Newark, DE 19714	H	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS:				\$9,552.97
ACCT #: xxxxxxxx7803 Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091	X H	DATE INCURRED: 08/03/2005 CONSIDERATION: Business Credit Card REMARKS: Co-signer: Aviana Consultants, LLC. BUSINESS DEBT				\$12,109.32
Subtotal >						\$64,051.54
Total >						

8 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 **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Capital 1 Bank		NCO Financial Systems, Inc. P.O. Box 12100 Dept. 64 Trenton, NJ 08650				Notice Only
ACCT #: xxxx xxxx xxxx 6873 Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	X W	DATE INCURRED: CONSIDERATION: Charge Account REMARKS: Co-signer - Tropical Texas Vacation Rentals, LLC BUSINESS DEBT				\$13,259.33
ACCT #: xxx-2485 Cardmember Service P.O. Box 15548 Wilmington, DE 19886-5548	W	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS: In Name of Ann M. Schwarcz				\$22,766.62
ACCT #: xxxxxxxx0206 Chase Po Box 15298 Wilmington, DE 19850	W	DATE INCURRED: 01/2007 CONSIDERATION: Credit Card REMARKS: Account in HER name				\$22,139.98
ACCT #: xxxx-xxxx-xxxx-7849 Chase Po Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$20,143.82
Representing: Chase		Valentine & Kebartas, Inc. P.O. Box 325 Lawrence, MA 01842-0625				Notice Only

Sheet no. 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$78,309.75

Total >

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

\$78,309.75

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-3117 Chase Po Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 09/2002 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$9,547.04
ACCT #: xxxx xxxx xxxx 5296 Chase Cardmember Service P.O. Box 94014 Palatina, IL 60094-4014	X W	DATE INCURRED: CONSIDERATION: Charge Account REMARKS: Co-Signer - Tropical Texas Vacation BUSINESS DEBT				\$13,407.08
ACCT #: xxxx-xxxx-xxxx-3410 Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	H	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS: Account in name of Ana M. Schwarcz				\$17,782.64
ACCT #: xxxxxxxx1195 Chase - Cc Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 07/2006 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$4,818.18
ACCT #: xxxx-xxxx-xxxx-3772 Chase - Cc Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850	H	DATE INCURRED: 10/15/1998 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$3,625.84
ACCT #: xxxx-xxxx-xxxx-1300 Chase - Cc Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850	C	DATE INCURRED: 12/2006 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$2,561.37
Subtotal >						\$51,742.15
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 2 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-1817 Citi Po Box 6241 Sioux Falls, SD 57117	H	DATE INCURRED: 08/2000 CONSIDERATION: Credit Card REMARKS: Account in HIS name				\$14,109.39
ACCT #: xxxx-xxxx-xxxx-2984 Citi Cards P.O. Box 6077 Sioux Falls, SD 57117-6077	W	DATE INCURRED: 2009 CONSIDERATION: Credit Card REMARKS: Account in names of Avraham Schwarcz and Aviana Consultants, LLC BUSINESS DEBT				\$17,306.28
ACCT #: xxxx xxxx xxxx 2984 CitiBusiness Card P.O. Box 183051 Columbus, OH 43218-3051	X H	DATE INCURRED: 3-2009 CONSIDERATION: Charge Account REMARKS: Co-signer - Aviana Consultants, LLC BUSINESS DEBT				\$17,737.48
ACCT #: xxxxx0186 Client Services, Inc. 3451 Harry Truman Blvd. St. Charles, MO 63301-4047	H	DATE INCURRED: 2009 CONSIDERATION: For CitiBank REMARKS:				\$3,548.78
ACCT #: xxxx xxxx xxxx 9960 Continental Airlines Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	X H	DATE INCURRED: 5-2008 CONSIDERATION: Charge Account REMARKS: Co-Signer - Tropical Texas Vacation Rentals, LLC BUSINESS DEBT				\$15,066.74
ACCT #: xxxx xxxx xxxx 4485 Continental Airlines Cardmember Service P.O. Box 94014 Palatina, IL 60094-4014	X W	DATE INCURRED: 6-2009 CONSIDERATION: Charge Account REMARKS: Co-signer - Aviana Investments BUSINESS DEBT				\$1,926.16

Sheet no. 3 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$69,694.83**

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

Total > \$69,694.83

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 3263 Continental Airlines Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014	H	DATE INCURRED: 2007 CONSIDERATION: Charge Account REMARKS:				\$22,172.78
ACCT #: xxxx2404 E-Z Pass New York Service Center P.O. Box 15187 Albany, NY 12212-5187	H	DATE INCURRED: 2009 CONSIDERATION: Services Rendered REMARKS:				\$25.52
ACCT #: Furcron Property Management Co. 4800 Padre Blvd. South Padre Island, TX 78597	H	DATE INCURRED: 5-2010 CONSIDERATION: Miscellaneous Expenses REMARKS:				\$64.95
ACCT #: xxxxxxxx0047 Gemb/mattress Firm Po Box 981439 El Paso, TX 79998	W	DATE INCURRED: 10/2008 CONSIDERATION: Charge Account REMARKS: Account in HER name				\$446.28
ACCT #: xxxxxxxxxxxx1379 Hsbc/frnrw Po Box 703 Wood Dale, IL 60191	C	DATE INCURRED: 02/2009 CONSIDERATION: Charge Account REMARKS:				\$1,842.65
ACCT #: xxxxx8600 Kessler 4716 Gettysburg Road Mechanicsburg, PA 17055	H	DATE INCURRED: 2009 CONSIDERATION: Services Rendered REMARKS:				\$80.00

Sheet no. 4 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$24,632.18

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

\$24,632.18

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Leading Edge Recovery Solutions P.O. Box 129 Linden, MI 48451-0129	H	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: for RBS Card Services # xxx 6096				Notice Only
ACCT #: xxxx424-7 Lender Business Process Services P.O. Box 7162 Pasadena, CA 91109-7162	H	DATE INCURRED: 2009 CONSIDERATION: Account under Ana Elkins REMARKS:				\$978.72
ACCT #: Parklane Homeowners Association c/o Furcron Property Mgmt Co. 4800 Padre Blvd. South Padre Island, TX 78597	H	DATE INCURRED: 2010 CONSIDERATION: Fees REMARKS:				\$3,637.49
Representing: Parklane Homeowners Association		P.T. Moore, Jr. LAW OFFICES OF PAUL Y. CUNNINGHAM, JR., P.O. Box 2729 South Padre Island, TX 78597				Notice Only
ACCT #: xxxxxxxxxxxx1314 Peoples Bk Credit Card Services Attn: Bankruptcy PO Box 7092 RCCB 0680 Bridgeport, CT 06601	W	DATE INCURRED: 02/28/2005 CONSIDERATION: Credit Card REMARKS: Account in name of Ana M. Elkins (RBS)				\$5,930.09
ACCT #: xxxxxxx7866 Pitney Bowes 2225 American Drive Neenah, WI 54956-1005	X H	DATE INCURRED: 2009 CONSIDERATION: Open-end credit REMARKS: Accountin names of Tropical Texas Vacation Rentals LLC and Anna Schwarcz BUSINESS DEBT				\$161.76

Sheet no. 5 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$10,708.06**

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

--

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Pitney Bowes		LTD Financial Services, L.P. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074				Notice Only
ACCT #: xxxxxxxxxxxx7030 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	C	DATE INCURRED: 06/2009 CONSIDERATION: Credit Card REMARKS:				\$1,338.00
ACCT #: xxxxx8600 Select Medical - Kessler AR Resources, Inc. P.O. Box 1056 Blue Bell, PA 19422	H	DATE INCURRED: 2009 CONSIDERATION: Services Rendered REMARKS:				\$80.00
ACCT #: 107 Surfside II Condominiums P.O Box 2831 South Padre Island, TX 78597	H	DATE INCURRED: 2009-10 CONSIDERATION: Association Fees / Window Assessments REMARKS:				\$5,863.14
Representing: Surfside II Condominiums		Seaside Services, LLC P.O. Box 3203 South Padre Island, TX 78597				Notice Only
ACCT #: xxxxxxxxxxx0001 Td Bank N.a. 32 Chestnut St Lewiston, ME 04240	C	DATE INCURRED: 03/2008 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$1,825.00

Sheet no. 6 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$9,106.14**

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

\$9,106.14

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: The Shores Association c/o Burton, McCumber & Cortez, LLP 1950 Paredes Line Road Brownsville, TX 78521	H	DATE INCURRED: 2009-10 CONSIDERATION: Association fees REMARKS:				\$969.78
ACCT #: xxxx-xxxx-xxxx-3263 United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614	H	DATE INCURRED: 2009 CONSIDERATION: Notice Only REMARKS: For Chase Bank USA, N.A. xxx 3263				Notice Only
ACCT #: xxxxxxxx8365 Unvl/citi Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	H	DATE INCURRED: 02/2001 CONSIDERATION: Credit Card (AT&T) REMARKS: Account in HIS name				\$3,361.46
ACCT #: xxxxxxxxxxx0001 Verizon Wireless P.O. Box 660108 Dallas, TX 75266-0108	C	DATE INCURRED: 2009 CONSIDERATION: Services Rendered REMARKS: Account Under Tropical Texas Vacation Rental *Personal guaranty by Ana Schwarcz*				\$462.77
		BUSINESS DEBT				
Representing: Verizon Wireless		Vantage Sourcing Post Office Box 6786 Dothan, AL 36302				Notice Only

Sheet no. 7 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$4,794.01**

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

<p>\$4,794.01</p>

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1025 Wash Mutual/providian Attn: Bankruptcy Dept PO Box 10467 Greenville, SC 29601	W	DATE INCURRED: 12/1987 CONSIDERATION: Credit Card REMARKS: Account in HER name				\$17,241.78

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

Subtotal > \$17,241.78

Total > \$330,280.44

(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.)

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

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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.
Acura Finance Services P.O. Box 7829 Philadelphia, PA 19101	Lease of 2008 Acura TI automobile SURRENDER AND REJECT LEASE Contract to be REJECTED
Ernetso Garcia, Landlord 5505 Lamp Light Pass Brownsville, TX 78520	Property located at 1434 Crestview Dr., Brownsville, TX 78520 Commencing June 1, 2009, ending June 1, 2010. Contract to be ASSUMED
Franke, Inc. Realtors Kevin C. Franke 8605 Padre Boulevard South Padre Island, TX 78597	Exclusive Listing Agreement - re: lot 10, Block 8, 8318 Main St., Marina Village Section II, Shores Subdivision, South Padre Island, Texas, dated 2-23-10. Surrender Collateral and reject lease Contract to be REJECTED

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

In re **Avraham K Schwarcz**
Ana M SchwarczCase 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
Aviana Consultants, LLC	Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091
Aviana Consultants, LLC	CitiBusiness Card P.O. Box 183051 Columbus, OH 43218-3051
Aviana Consultants, LLC	American Express Platinum Delta SkyMiles P.O. Box 650448 Dallas, TX 75265-0448
Aviana Investments	Continental Airlines Cardmember Service P.O. Box 94014 Palatina, IL 60094-4014
Avraham M. Mouzouz	Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715
Tropical Texas Vacation Rentals, LLC	Chase Cardmember Service P.O. Box 94014 Palatina, IL 60094-4014
Tropical Texas Vacation Rentals, LLC	Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 1910-8088

B6H (Official Form 6H) (12/07) - Cont.

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
 (if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 1

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Tropical Texas Vacation Rentals, LLC</p>	<p>Continental Airlines Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014</p>
<p>Tropical Texas Vacation Rentals, LLC</p>	<p>Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014</p>
<p>Tropical Texas Vacation Rentals, LLC</p>	<p>Pitney Bowes 2225 American Drive Neenah, WI 54956-1005</p>

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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): Daughter	Age(s): 26	Relationship(s):	Age(s):
Employment:	Debtor		Spouse	
Occupation	Self Employed		Self Employed	
Name of Employer				
How Long Employed				
Address of Employer				

	<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)	\$0.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$0.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$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	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$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	\$2,325.00	\$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. INCOME FROM AVIANA GROUP	\$11,713.10	\$0.00
b. INCOME FROM AVIANA (Anita's)	\$3,199.44	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$17,237.54	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$17,237.54	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$17,237.54	

(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: **Avraham K Schwarcz**
Ana M SchwarczCase 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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$2,141.57
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Directv	\$200.00 \$88.00 \$114.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$1,200.00 \$100.00 \$300.00 \$200.00
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:	\$990.98 \$76.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: SUZUKI b. Other: Lacks c. Other: d. Other:	\$297.00 \$160.00
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: See attached personal expenses 17.b. Other:	\$2,213.00
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.)	\$8,080.55
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 b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$17,237.54 \$8,080.55 \$9,156.99

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Lacks Furniture	\$193.00
Pet Care	\$150.00
Daughter - monthly college expenses	\$300.00
Rent in Brownsville	\$950.00
TD Home Equity Line of Credit loan - NJ Property	\$400.00
Natural Gas	\$20.00
Utilities - New Jersey Property	\$200.00
Total >	\$2,213.00

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

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re **Avraham K Schwarcz
Ana M Schwarcz**

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	2	\$902,446.00		
B - Personal Property	Yes	8	\$254,064.57		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	3		\$1,012,724.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$330,280.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			\$17,237.54
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$8,080.55
		TOTAL	34	\$1,156,510.57	\$1,343,005.28

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re **Avraham K Schwarcz**
Ana M Schwarcz

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)	\$17,237.54
Average Expenses (from Schedule J, Line 18)	\$8,080.55
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$17,391.47

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$53,370.03
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		\$330,280.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$383,650.47

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

In re **Avraham K Schwarcz**
Ana M Schwarcz

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 _____ **36** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/01/2010

Signature /s/ Avraham K Schwarcz
Avraham K Schwarcz

Date 10/01/2010

Signature /s/ Ana M Schwarcz
Ana M Schwarcz

[If joint case, both spouses must sign.]

B7 (Official Form 7) (04/10)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

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
\$41,650.00	2010 year-to-date Income from Anita's and Aviana
\$13,000.00	2010 year to date income from rental of condominiums
(\$132,044.00)	2009 Adjusted Gross Income, per tax return
\$619.00	2008 Adjusted gross income, per tax return

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 \$5,850*. 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.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

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.)

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
Malaise Law Firm 1265 North Expressway 83 Brownsville, TX 78520	12-7-2009	\$2,000.00
	3-10-2010	\$2,000.00
	4-29-2010	\$1,000.00
		For pre-bkr fees and expenses

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.)

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

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.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Chase Bank		Empty - no usage	

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.

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
137 Poplar ST. Jersey City, NJ 07507	same	August 2001 to May, 2009

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
MARRIED SINCE APRIL 2, 2006

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

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.

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**

**100% interest in
Tropical Texas Vacation Rentals
Address: 2060 Padre Blvd.
South Padre Island, TX 78597
Tax ID # 26-0412550**

Rental Company

2007 to March 2010

B7 (Official Form 7) (04/10) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re: **Avraham K Schwarcz
Ana M Schwarcz**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

<p>100% interest in Aviana Consultants Address: 10-20 Mason Place Fair Lawn, NJ 07410 Tax ID # 10-2373658</p>	<p>Holding company for Aviana Group Transportation - a broker for business /limousine service without owning any vehicles.</p>	<p>2008 to present</p>
<p>100% interest in Aviana Investments</p>	<p>(Holding company for Anita's)</p>	<p>2009 to present ; Closing of purchase happened January 15, 2010.</p>

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.

NAME AND ADDRESS	DATES SERVICES RENDERED
<p>Frank Wonjo 49 Market Street Saddlebrook, NJ Phone: 301-368-2010</p>	<p>1979 to 2009</p>
<p>Moises Sorolla ABC Services 2355 Barnard Road, Suite D Brownsville, TX 78520</p>	<p>2009 to present</p>

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.

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.

B7 (Official Form 7) (04/10) - Cont.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION

In re: **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

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.

[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 10/01/2010

Signature /s/ Avraham K Schwarcz
of Debtor Avraham K Schwarcz

Date 10/01/2010

Signature /s/ Ana M Schwarcz
of Joint Debtor Ana M Schwarcz
(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

B 201B (Form 201B) (12/09)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re **Avraham K Schwarcz**
Ana M Schwarcz

Case No. _____

Chapter 11

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

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Avraham K Schwarcz</u>	X <u>/s/ Avraham K Schwarcz</u>	<u>10/01/2010</u>
<u>Ana M Schwarcz</u>	Signature of Debtor	Date
Printed Name(s) of Debtor(s)		
Case No. (if known) _____	X <u>/s/ Ana M Schwarcz</u>	<u>10/01/2010</u>
	Signature of Joint Debtor (if any)	Date

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

I, **EDUARDO V. RODRIGUEZ**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ EDUARDO V. RODRIGUEZ
EDUARDO V. RODRIGUEZ, Attorney for Debtor(s)
Bar No.: 00795621
Malaise Law Firm
1265 N. Expressway 83
Brownsville, TX 78520
Phone: (956) 547-9638
Fax: (956) 547-9630

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

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

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

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

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

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days 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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

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)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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.

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 a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

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]
Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715		Conventional Real Estate Mortgage		\$133,206.03 Value: \$83,326.00
American Express Platinum Delta SkyMiles P.O. Box 650448 Dallas, TX 75265-0448		Charge Account		\$32,423.18
Cardmember Service P.O. Box 15548 Wilmington, DE 19886-5548		Credit Card		\$22,766.62
Continental Airlines Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014		Charge Account		\$22,172.78
Chase Po Box 15298 Wilmington, DE 19850		Credit Card		\$22,139.98
Chase Po Box 15298 Wilmington, DE 19850		Credit Card		\$20,143.82

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

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]
Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014		Credit Card		\$17,782.64
CitiBusiness Card P.O. Box 183051 Columbus, OH 43218-3051		Charge Account		\$17,737.48
Citi Cards P.O. Box 6077 Sioux Falls, SD 57117-6077		Credit Card		\$17,306.28
Wash Mutual/providian Attn: Bankruptcy Dept PO Box 10467 Greenville, SC 29601		Credit Card		\$17,241.78
Continental Airlines Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014		Charge Account		\$15,066.74
Citi Po Box 6241 Sioux Falls, SD 57117		Credit Card		\$14,109.39
Chase Cardmember Service P.O. Box 94014 Palatina, IL 60094-4014		Charge Account		\$13,407.08

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

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]
Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014		Charge Account		\$13,259.33
Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091		Business Credit Card		\$12,109.32
Bank Of America De5-019-03-07 Newark, DE 19714		Credit Card		\$9,552.97
Chase Po Box 15298 Wilmington, DE 19850		Credit Card		\$9,547.04
Peoples Bk Credit Card Services Attn: Bankruptcy PO Box 7092 RCCB 0680 Bridgeport, CT 06601		Credit Card		\$5,930.09
Surfside II Condominiums P.O Box 2831 South Padre Island, TX 78597		Association Fees / Window Assessments		\$5,863.14
Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 1910-8088		Credit Card		\$5,607.21

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

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: **10/01/2010** _____

Signature: **/s/ Avraham K Schwarcz**
Avraham K Schwarcz _____

/s/ Ana M Schwarcz
Ana M Schwarcz _____

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz**
Ana M Schwarcz

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 10/01/2010

Signature /s/ Avraham K Schwarcz
Avraham K Schwarcz

Date 10/01/2010

Signature /s/ Ana M Schwarcz
Ana M Schwarcz

Acura Finance Services
P.O. Box 7829
Philadelphia, PA 19101

Advanta Bank Corp
P.O. Box 8088
Philadelphia, PA 1910-8088

Alberto and Irma Medrano
9927 Sageroyal
Houston, TX 77089

Alliant Law Group, P.C.
2841 Junction Avenue, Suite 128
San Jose, CA 95134

American Express
Platinum Delta SkyMiles
P.O. Box 650448
Dallas, TX 75265-0448

Amtrust Bank
1801 E 9th St
Cleveland, OH 44114

AT&T Universal Card
P.O. Box 182564
Columbus, OH 43218-2564

Aviana Consultants, LLC

Aviana Investments

Avraham M. Mouzouz

Bank Of America
De5-019-03-07
Newark, DE 19714

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

Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Cardmember Service
P.O. Box 15548
Wilmington, DE 19886-5548

Chase
Po Box 15298
Wilmington, DE 19850

Chase
Cardmember Service
P.O. Box 94014
Palatina, IL 60094-4014

Chase
Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Chase - Cc
Attention: Bankruptcy Department
PO Box 15298
Wilmington, DE 19850

Citi
Po Box 6241
Sioux Falls, SD 57117

Citi Cards
P.O. Box 6077
Sioux Falls, SD 57117-6077

CitiBusiness Card
P.O. Box 183051
Columbus, OH 43218-3051

City of New Jersey
Tax Collector's Office
Room #101 City Hall
280 Grove St.
Jersey City, NJ 07302

Client Services, Inc.
3451 Harry Truman Blvd.
St. Charles, MO 63301-4047

Continental Airlines
Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Continental Airlines
Cardmember Service
P.O. Box 94014
Palatina, IL 60094-4014

Countrywide Home Lending
Attention: Bankruptcy SV-314B
PO Box 5170
Simi Valley, CA 93062

E-Z Pass
New York Service Center
P.O. Box 15187
Albany, NY 12212-5187

Ernetso Garcia, Landlord
5505 Lamp Light Pass
Brownsville, TX 78520

Fifth Third Bank
C/O Bankruptcy Dept, MDROPSO5
1850 East Paris
Grand Rapids, MI 49546

First Horizon Home Loans
4000 Horizon Way
Attn: Bankruptcy
Irving, TX 75063

Franke, Inc. Realtors
Kevin C. Franke
8605 Padre Boulevard
South Padre Island, TX 78597

Furcron Property Management Co.
4800 Padre Blvd.
South Padre Island, TX 78597

Gemb/mattress Firm
Po Box 981439
El Paso, TX 79998

Hsbc/frnrw
Po Box 703
Wood Dale, IL 60191

Kessler
4716 Gettysburg Road
Mechanicsburg, PA 17055

Lacks Valley Stores Lt
1300 San Patricia
Pharr, TX 78577

Leading Edge Recovery Solutions
P.O. Box 129
Linden, MI 48451-0129

Lender Business Process Services
P.O. Box 7162
Pasadena, CA 91109-7162

Lender Business Process Services
P.O. Box 4121
Beaverton, OR 97076-4121

LTD Financial Services, L.P.
7322 Southwest Freeway, Suite 1600
Houston, TX 77074

NCO Financial Systems, Inc.
P.O. Box 12100
Dept. 64
Trenton, NJ 08650

P.T. Moore, Jr.
LAW OFFICES OF PAUL Y. CUNNINGHAM, JR.,
P.O. Box 2729
South Padre Island, TX 78597

Parklane Homeowners Association
c/o Furcron Property Mgmt Co.
4800 Padre Blvd.
South Padre Island, TX 78597

Peoples Bk Credit Card Services
Attn: Bankruptcy
PO Box 7092 RCCB 0680
Bridgeport, CT 06601

Pitney Bowes
2225 American Drive
Neenah, WI 54956-1005

Sears/cbsd
701 East 60th St N
Sioux Falls, SD 57117

Seaside Services, LLC
P.O. Box 3203
South Padre Island, TX 78597

Select Medical - Kessler
AR Resources, Inc.
P.O. Box 1056
Blue Bell, PA 19422

Surfside II Condominiums
P.O Box 2831
South Padre Island, TX 78597

Td Bank N.a.
32 Chestnut St
Lewiston, ME 04240

The Shores Association
c/o Burton, McCumber & Cortez, LLP
1950 Paredes Line Road
Brownsville, TX 78521

Tropical Texas Vacation Rentals, LLC

Tropical Texas Vacation Rentals, LLC

United Collection Bureau, Inc.
5620 Southwyck Blvd., Suite 206
Toledo, OH 43614

Unvl/citi
Attn.: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Valentine & Kebartas, Inc.
P.O. Box 325
Lawrence, MA 01842-0625

Vantage Sourcing
Post Office Box 6786
Dothan, AL 36302

Verizon Wireless
P.O. Box 660108
Dallas, TX 75266-0108

Wash Mutual/providian
Attn: Bankruptcy Dept
PO Box 10467
Greenville, SC 29601

Wells Fargo Hm Mortgag
3476 Stateview Blvd
Fort Mill, SC 29715

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$355,707.00	\$534,098.05	\$2,151.95	\$2,151.95	\$0.00
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$6,287.44	\$0.00	\$6,287.44	\$6,278.28	\$9.16
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$7,870.00	\$0.00	\$7,870.00	\$7,870.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$300.00	\$0.00	\$300.00	\$300.00	\$0.00
6.	Wearing apparel.	\$786.00	\$0.00	\$786.00	\$786.00	\$0.00
7.	Furs and jewelry.	\$1,780.00	\$0.00	\$1,780.00	\$1,780.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$3,150.00	\$0.00	\$3,150.00	\$3,150.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$2,237.80	\$0.00	\$2,237.80	\$2,237.80	\$0.00
13.	Stock and interests in incorporated...	\$202,853.33	\$180,543.00	\$22,310.33	\$14,221.72	\$8,088.61
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$5,050.00	\$6,891.00	\$0.00	\$0.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$586,021.57	\$721,532.05	\$46,873.52	\$38,775.75	\$8,097.77

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity	
Real Property				
Condo - Unit 110 G	\$166,652.00	\$101,381.62	\$65,270.38	
The Shores Property	\$130,109.00	\$114,582.27	\$15,526.73	
Condo - Unit 107 G	\$83,326.00	\$133,206.03	\$0.00	
Condo - Unit 305	\$166,652.00	\$93,974.87	\$72,677.13	
Personal Property				
2008 Acura TL - driven by both	\$23,750.00	\$25,399.00	\$0.00	
TOTALS:		\$570,489.00	\$468,543.79	\$153,474.24

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Avraham K Schwarcz
Ana M Schwarcz**

CASE NO

CHAPTER 11

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
Personal Property				
Checking Account # xxx 9771 at TD Bank, styled Avraham K.	\$9.16		\$9.16	\$9.16
100% interest in Aviana Investments	\$202,853.33	\$180,543.00	\$22,310.33	\$8,088.61
TOTALS:	\$202,862.49	\$180,543.00	\$22,319.49	\$8,097.77

Summary	
A. Gross Property Value (not including surrendered property)	\$586,021.57
B. Gross Property Value of Surrendered Property	\$570,489.00
C. Total Gross Property Value (A+B)	\$1,156,510.57
D. Gross Amount of Encumbrances (not including surrendered property)	\$721,532.05
E. Gross Amount of Encumbrances on Surrendered Property	\$468,543.79
F. Total Gross Encumbrances (D+E)	\$1,190,075.84
G. Total Equity (not including surrendered property) / (A-D)	\$46,873.52
H. Total Equity in surrendered items (B-E)	\$153,474.24
I. Total Equity (C-F)	\$200,347.76
J. Total Exemptions Claimed (Wild Card Used: \$23,950.00, Available: \$0.00)	\$38,775.75
K. Total Non-Exempt Property Remaining (G-J)	\$8,097.77