B1 (Official Form 1) (1/08)

United States Bankruptcy Court Eastern District of Virginia					Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Ahmadi, Reza Farnood			Name of Joint Debtor (Spouse) (Last, First, Middle): Ahmadi, Anisa					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9412			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1396					
3525 Cornell Rd	Street Address of Debtor (No. & Street, City, State & Zip Code): 3525 Cornell Rd Fairfax, VA		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3525 Cornell Rd Fairfax, VA				ate & Zip Code):	
Talliax, VA	ZIPCODE 22030		i airiax,	V A				ZIPCODE 22030
County of Residence or of the Principal Place of Bu Fairfax City	usiness:			of Residence or of the Principal Place of Busine x City			ness:	
Mailing Address of Debtor (if different from street	address)		Mailing Address of Joint Debtor (if different from street address):			eet address):		
	ZIPCODE					Г	ZIPCODE	
Location of Principal Assets of Business Debtor (if	different from street addre	ess abo	ove):					
10579 Lee Highway, Fairfax, VA		_						ZIPCODE 22030
Type of Debtor (Form of Organization)		Nature of Business (Check one box.)				_		Code Under Which (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate as define U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank			n 11	☐ Ch ☑ Ch ☐ Ch	apter 7 apter 9 apter 11 apter 12 apter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts	
	(Check box Debtor is a tax-exe Title 26 of the Uni				deb § 10 indi pers		(Check one y consume 1 U.S.C. red by an y for a	e box.)
Filing Fee (Check one b	oox)		Check one	hov:		Chapter 11 I	Debtors	
 ✓ Full Filing Fee attached ☐ 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. 			 □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☑ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. 					
Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider					rom one or more classes of			
	Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses property.			d, there v	will be no	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
	000- 5,001- 000 10,000	10,0 25,0	001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$1		\$50	,000,001 to 0 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$1	Í 🗆	□ \$50	,000,001 to	\$100,00	0,001	\$500,000,001 to \$1 billion	More than	n

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31 (Official Form 1 Voluntary Peti	
•	e completed and filed in every case)
	Prior Bankruptcy Case Filed Within
Location Where Filed: None	
Location Where Filed:	
Pending Bank	cruptcy Case Filed by any Spouse, Partn
Name of Debtor: None	
District:	
10K and 10Q) with t Section 13 or 15(d requesting relief und	•
☐ Exhibit A is atta	ached and made a part of this petition.

	Page 2
25.1 ()	

untary Petition So page must be completed and filed in every case) Name of Debtor(s): Ahmadi, Reza Farnood & Ahmadi, Anisa					
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	khibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the			
	Signature of Attorney for Debtor(s)	Date			
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, exilonity in the period of the p	bit D ach spouse must complete and atta de a part of this petition.				
	days than in any other District. partner, or partnership pending in tage of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]			
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)				
(Name of landlord or less	or that obtained judgment)				
(Address of lan	dlord or lessor)				
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos					
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.					

 \square Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

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

Name of Debtor(s):

Ahmadi, Reza Farnood & Ahmadi, Anisa

Signatures

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

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

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

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

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

X /s/ Reza Farnood Ahmadi Signature of Debtor

Reza Farnood Ahmadi

X /s/ Anisa Ahmadi

Signature of Joint Debtor

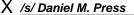
Anisa Ahmadi

Telephone Number (If not represented by attorney)

June 12, 2009

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Daniel M. Press 37123 Chung & Press, PC 6718 Whittier Ave Suite 200 McLean, VA 22101 (703) 734-3800 Fax: (703) 734-0590 dpress@chung-press.com

June 12, 2009

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

signature of	Foreign Represe	ntative	
Printed Nam	e of Foreign Rep	recentative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 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.

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

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

X	
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, partner whose social security number is provided above.
	Data

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

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

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

United States Bankruptcy Court Eastern District of Virginia

IN RE:	Case No.
	Chapter 11
Ahmadi, Reza Farnood Debtor(s)	Chapter 11
EXHIBIT D - INDIVIDUAL DEBTOR'S STA WITH CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can di whatever filing fee you paid, and your creditors will be able to resume cand you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	ismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	h spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the opportuning a related budget analysis, and I have a certificate from the agency certificate and a copy of any debt repayment plan developed through the ag	ortunities for available credit counseling and assisted me in describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I receive the United States trustee or bankruptcy administrator that outlined the oppoperforming a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 15 days after your bankruptcy case is filed.	rtunities for available credit counseling and assisted me in agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approved a days from the time I made my request, and the following exigent circums requirement so I can file my bankruptcy case now. [Summarize exigent circums of the country of	stances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the a of any debt management plan developed through the agency. Failure to a case. Any extension of the 30-day deadline can be granted only for cause also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your e and is limited to a maximum of 15 days. Your case may
 □ 4. I am not required to receive a credit counseling briefing because of: [Comotion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial reparticipate in a credit counseling briefing in person, by telephone, or □ Active military duty in a military combat zone. 	of mental illness or mental deficiency so as to be incapable esponsibilities.); d to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined t does not apply in this district.	hat the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is true	and correct.
Signature of Debtor: /s/ Reza Farnood Ahmadi	
Date: June 12, 2009	

Certificate Number: 01267-VAE-CC-007032553

CERTIFICATE OF COUNSELING

I CERTIFY that on May 13, 2009	, at	12:36	o'clock AM CDT,
Reza F Ahamdi		received	from
Money Management International, Inc.			,
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit o	counseling in the
Eastern District of Virginia	, aı	n individual [or	r 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 d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this o	ertificat	e.	
This counseling session was conducted by	internet a	nd telephone	
Date: May 13, 2009	Ву	/s/Daniel Ramin	rez
	Name	Daniel Ramirez	
	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).

United States Bankruptcy Court Eastern District of Virginia

	S
IN RE:	Case No
Ahmadi, Anisa	Chapter <u>11</u>
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSELI	
Warning: You must be able to check truthfully one of the five states do so, you are not eligible to file a bankruptcy case, and the court contains whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose me collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	, each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the ag certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me ir ency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approdays from the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy e to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
 ☐ 4. I am not required to receive a credit counseling briefing because of motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reof realizing and making rational decisions with respect to finance. ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone. 	ason of mental illness or mental deficiency so as to be incapable ial responsibilities.); paired to the extent of being unable, after reasonable effort, to
☐ Active military duty in a military combat zone.☐ 5. The United States trustee or bankruptcy administrator has determined.	ned 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/ Anisa Ahmadi	
Date: June 12, 2009	

Certificate Number: 01267-VAE-CC-007032554

CERTIFICATE OF COUNSELING

I CERTIFY that on May 13, 2009	, at	12:36	o'clock <u>AM CDT</u> ,
Anisa Ahmadi		receive	d from
Money Management International, Inc.			,
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Eastern District of Virginia	, aı	n 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 d	ebt repaymen	t plan was prepared, a copy of
the debt repayment plan is attached to this o	certificat	e.	
This counseling session was conducted by	internet a	nd telephone	·
Date: May 13, 2009	Ву	/s/Daniel Ram	nirez
	Name	Daniel Ramire	ez
	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).

United States Bankruptcy Court Eastern District of Virginia

IN RE:	Case No.
Ahmadi, Reza Farnood & Ahmadi, Anisa	Chapter 11
Debtor(s)	•

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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Elizabeth Weikert 3599 Braknell Dr Woodbridge, VA 22192				121,000.00
Chevy Chase Bank PO Box 15260 Chevy Chase, MD 20825		Bank Ioan		97,000.00 Collateral: 461,000.00 Unsecured: 97,000.00
Indymac Federal Bank FSB As Servicer For Unknown Holder PO Box 4045 Kalamazoo, MI 49003		Bank Ioan		520,000.00 Collateral: 461,000.00 Unsecured: 59,000.00
Citibank Box 6014 Sioux Falls, SD 57117		Credit Card		31,048.00
Citi Card P.O.Box 183061 Columbus, OH 43218		Credit Card		23,082.00
FIA Card Services PO Box 15026 Wilmington, DE 19850		Credit Card		21,538.00
Inova Health System Fairfax Hospital Falls Church, VA 22042-1207	Medicredit PO Box 3386 Merrifield, VA 22116	Medical		21,000.00
Citibank PO Box 769006 San Antonio, TX 78245		Bank Ioan		19,000.00
Apple FCU PO Box 1200 Fairfax, VA 22038		Bank Ioan		19,000.00
Citi Cards PO Box 6500 Sioux Falls, SD 57117		Credit Card		18,705.00
Virginia Department of Taxation PO Box 1115 Richmond, VA 23218-1115			Contingent Unliquidated Disputed	15,000.00
Chase PO Box 15298 Wilmington, DE 19850		Credit Card		11,000.00
FIA Card Services PO Box 15026 Wilmington, DE 19850		Credit Card		10,161.00

Capital One P.O.Box 70884	Credit Card	9,982.00
Charlotte, NC 28272-0884	- W	
Discover PO Box 15192 Wilmington, DE 19850-5192	Credit Card	5,000.00
Maryland Quality Meats Div. MD Hotel Supply Co Inc 701 W Hamburg Baltimore, MD 21230	Trade debt Contingent Unliquidated Disputed	3,255.00
Citibank South Dakota N.A. Home Depot Credit Services PO Box 653002 Dallas, TX 75265	Store Credit Contingent Disputed	1,384.00
Hospitality Publishers Inc. 1940 Elm Hill Pike Nashville, TN 37210	Trade debt Contingent Unliquidated Disputed	250.00
Citibank South Dakota N.A. Expo Credit Services PO Box 689100 Des Moines, IA 50368	Store Credit	192.00
DECLARATION UNDER PENA	LTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have read the foregoing lis	t and that it is true and correct to the best of my information and	belief.

Date: June 12, 2009 Signature /s/ Reza Farnood Ahmadi Reza Farnood Ahmadi of Debtor Signature /s/ Anisa Ahmadi Date: June 12, 2009 Anisa Ahmadi of Joint Debtor (if any)

United States Bankruptcy Court Eastern District of Virginia

IN	IN RE:	Case No		
Ah	Ahmadi, Reza Farnood & Ahmadi, Anisa	Chapter 11		
	Debtor(s)			
	DISCLOSURE OF COMPENSATION OF ATTOR	NEY FOR DEBTOR		
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) a compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for serendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$\$300.00/hr		
	Prior to the filing of this statement I have received	\$\$3,300.00		
	Balance Due	\$		
2.	2. The source of the compensation paid to me was:			
	Debtor Other (specify):			
3.	3. The source of compensation to be paid to me is:			
	Debtor Other (specify):			
4.	4. I have not agreed to share the above-disclosed compensation with any other per law firm.	rson unless they are members and associates of my		
	☐ I have agreed to share the above-disclosed compensation with a person or pers firm. A copy of the agreement, together with a list of the names of the people share			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all a	aspects of the bankruptcy case, including:		
	 Analysis of the debtor's financial situation, and rendering advice to the debtor bankruptcy; 	in determining whether to file a petition in		
	b. Preparation and filing of any petition, schedules, statement of affairs and plan	which may be required;		
	c. Representation of the debtor at the meeting of creditors and confirmation hear	ring, and any adjourned hearings thereof;		
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;			
	 e. Other provisions as needed: Fee hourly, as approved by the court. \$13,000 paid to trust account, from w services has been withdrawn. 	hich filing fee and above fee for pre-petition		

		CERTIFICATION
	I certify that the foregoing is a complete statem	nent of any agreement or arrangement for payment to me for representation of the debtor(s)
	in this bankruptcy proceeding.	
_	June 12, 2009	/s/ Daniel M. Press
5	Date	Signature of Attorney
SOLIVA		Chung & Press, PC
2		Name of Law Firm
- -		
77-76		
-1.		
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7		
22.50		
9		

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

United States Bankruptcy Court Eastern District of Virginia

IN RE:	Case No
Ahmadi, Reza Farnood & Ahmadi, Anisa	Chapter 11
Debtor(s) COVER SHEET FOR LIST	OF CREDITORS
I hereby certify under penalty of perjury that the master mailing list a typed hard copy in scannable format, with Request for Waiver att my knowledge.	t of creditors submitted either on computer diskette or by
I further acknowledge that (1) the accuracy and completeness in pre the debtor and the debtor's attorney, (2) the court will rely on the schedules and statements required by the Bankruptcy Rules are not	creditor listing for all mailings, and (3) that the various
Master mailing list of creditors submitted via:	
(a) <u>Computer diskette listing a total of25</u> creditors; or	
(b) scannable hard copy, with Request for Waiver attached, listing a total of creditors	consisting of number of pages
/s/ Reza Farnood Ahmadi	
	Debtor
/s/ Anisa Ahmadi	Joint Debtor
	Joint Dedior
Date: June 12, 2009	

[Check if applicable] ____ Creditor(s) with foreign addresses included on disk/hard copy.

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Apple FCU PO Box 1200 Fairfax, VA 22038

Capital One P.O.Box 70884 Charlotte, NC 28272-0884

Chase PO Box 15298 Wilmington, DE 19850

Chevy Chase Bank PO Box 15260 Chevy Chase, MD 20825

Citi Card P.O.Box 183061 Columbus, OH 43218

Citi Cards PO Box 6500 Sioux Falls, SD 57117

Citibank Box 6014 Sioux Falls, SD 57117

Citibank PO Box 769006 San Antonio, TX 78245

Citibank South Dakota N.A. Home Depot Credit Services PO Box 653002 Dallas, TX 75265 Citibank South Dakota N.A. Expo Credit Services PO Box 689100 Des Moines, IA 50368

Cooking And Company 10579 Lee Hwy Fairfax, VA 22030

Discover PO Box 15192 Wilmington, DE 19850-5192

Elizabeth Weikert 3599 Braknell Dr Woodbridge, VA 22192

Farnood Global, Inc. 10579 Lee Highway Fairfax, VA 22030

FIA Card Services PO Box 15026 Wilmington, DE 19850

Hospitality Publishers Inc. 1940 Elm Hill Pike Nashville, TN 37210

Indymac Federal Bank FSB As Servicer For Unknown Holder PO Box 4045 Kalamazoo, MI 49003 Inova Health System
Fairfax Hospital
Falls Church, VA 22042-1207

Internal Revenue Service Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19154

Maryland Quality Meats Div. MD Hotel Supply Co Inc 701 W Hamburg Baltimore, MD 21230

Medicredit PO Box 3386 Merrifield, VA 22116

P. George Eliades, II The Eliades Law Firm, PLLC PO Box 1007 Hopewell, VA 23860

PNC Bank 249 5th Ave. Pittsburgh, PA 15222

Sidney Friedman, Esq. Weinstock Friedman & Friedman 4 Reservoir Circle Baltimore, MD 21208

Virginia Department of Taxation PO Box 1115 Richmond, VA 23218-1115

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)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

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- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to 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.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	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	
X Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.		

Ahmadi, Reza Farnood & Ahmadi, Anisa
Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Reza Farnood Ahmadi
Signature of Debtor

X /s/ Anisa Ahmadi
Signature of Joint Debtor (if any)
Date

United States Bankruptcy Court Eastern District of Virginia

IN RE:		Case No		
Ahmadi, Reza Farnood & Ahmadi, Anisa		Chapter 11		
	Debtor(s)			
	DECLARATION OF 1	DIVISIONAL VENUE		
	ce, principal place of business of bankruptcy petition in the indi		ed for the greater part of the 180 ae box only]:	
ALEXANDRIA DIV.	RICHMOND DIV.	NORFOLK DIV.	NEWPORT NEWS DIV.	
Cities: Alexandria-510 Fairfax-600 Falls Church-610 Manassas-683 Manassas Park-685 Counties: Arlington-013 Fairfax-059 Fauquier-061 Loudoun-107 Prince William-153 Stafford-179	Cities: Richmond(city)-760 Colonial Heights-570 Emporia-595 Fredericksburg-630 Hopewell-670 Petersburg-730 Counties: Amelia-007 Brunswick-025 Caroline-033 Charles City-036 Chesterfield-041 Dinwiddie-053 Essex-057 Goodchland-075 Greensville-081 Hanover-085 Henrico-087 King and Queen-097 King George-099 King William-101 Lancaster-103 Lunenburg-111 Mecklenburg-117 Middlesex-119 New Kent-127 Northumberland-133 Nottoway-135 Powhatan-145 Prince Edward-147 Prince George-149 Richmond(county)-159 Spotsylvania-177 Surry-181 Sussex-183 Westmoreland-193	Cities: Norfolk-710 Cape Charles-535 Chesapeake-550 Franklin-620 Portsmouth-740 Suffolk-800 Virginia Beach-810 Counties: Accomack-001 Isle of Wight-093 Northampton-131 Southampton-175 Date: June 12, 2009 /s/ Daniel M. Press Signature of Attorney or Pro	Cities: Newport News-700 Hampton-650 Poquoson-735 Williamsburg-830 Counties: Gloucester-073 James City-095 Mathews-115 York-199	
☐ There is a bankruptcy case	concerning debtor's affiliate,			

general partner, or partnership pending in this Division.