

United States Bankruptcy Court Eastern District of Virginia		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Saunders, Richard J Jr		Name of Joint Debtor (Spouse) (Last, First, Middle): Washington Saunders, Josephine H
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Rick Saunders		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Joey Washington; AKA Joey Saunders; AKA Josephine Saunders
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3320		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2767
Street Address of Debtor (No. and Street, City, and State): 706 Ninovan Rd S.E. Vienna, VA <div style="text-align: right;">ZIP Code 22180</div>		Street Address of Joint Debtor (No. and Street, City, and State): 706 Ninovan Rd S.E. Vienna, VA <div style="text-align: right;">ZIP Code 22180</div>
County of Residence or of the Principal Place of Business: Fairfax		County of Residence or of the Principal Place of Business: Fairfax
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Saunders, Richard J Jr Washington Saunders, Josephine H	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X /s/ Christopher S. Moffitt June 30, 2009 Signature of Attorney for Debtor(s) (Date) Christopher S. Moffitt 18195	
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)).			

Voluntary Petition

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

Name of Debtor(s):
Saunders, Richard J Jr
Washington Saunders, Josephine H

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ Richard J Saunders, Jr
Signature of Debtor **Richard J Saunders, Jr**

X /s/ Josephine H Washington Saunders
Signature of Joint Debtor **Josephine H Washington Saunders**

Telephone Number (If not represented by attorney)

June 30, 2009
Date

Signature of a Foreign Representative

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 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.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

X /s/ Christopher S. Moffitt
Signature of Attorney for Debtor(s)

Christopher S. Moffitt 18195
Printed Name of Attorney for Debtor(s)

Christopher S. Moffitt, P.C.
Firm Name

218 North Lee Street
3rd Floor
Alexandria, VA 22314

Address

Email: **moffittcs@rocketmail.com**

703-683-0075 Fax: 703-997-8430
Telephone Number

June 30, 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 Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(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.)

Address

X _____

_____ Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Eastern District of Virginia**

In re Richard J Saunders, Jr
Josephine H Washington Saunders

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Richard J Saunders, Jr
 Richard J Saunders, Jr

Date: June 30, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Eastern District of Virginia**

In re Richard J Saunders, Jr
Josephine H Washington Saunders

Debtor(s)

Case No. _____

Chapter 11

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Josephine H Washington
 Saunders
 Josephine H Washington Saunders

Date: June 30, 2009

United States Bankruptcy Court
Eastern District of Virginia

In re Richard J Saunders, Jr
Josephine H Washington Saunders
Debtor(s)

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
American Express Blue PO BOX 650443 Dallas, TX 75265-0448	American Express Blue PO BOX 650443 Dallas, TX 75265-0448	Credit Card American Express Blue		52,007.16
American Express Platinum PO BOX 1270 Newark, NJ 07101-1270	American Express Platinum PO BOX 1270 Newark, NJ 07101-1270	Credit Card American Express Platinum Account: Joey Saunders, Pres Virginia Estates, Inc.		51,887.07
Chase Card Member Service PO BOX 15153 Wilmington, DE 19886-5153	Chase Card Member Service PO BOX 15153 Wilmington, DE 19886-5153	Credit Card Visa		54,760.43
Chase PO BOX 15153 Wilmington, DE 19886-5153	Chase PO BOX 15153 Wilmington, DE 19886-5153	Credit Card MasterCard		16,484.72
Chase PO BOX 15153 Wilmington, DE 19886-5153	Chase PO BOX 15153 Wilmington, DE 19886-5153	Credit Card Visa		14,376.65
Chase Card Member Service PO BOX 15153 Wilmington, DE 19886-5153	Chase Card Member Service PO BOX 15153 Wilmington, DE 19886-5153	Credit Card Visa		7,010.99
Citicard Citi Cards PO BOX 183051 Columbus, OH 43218-3051	Citicard Citi Cards PO BOX 183051 Columbus, OH 43218-3051	Credit Card MasterCard		7,802.88
Discover Card PO BOX 71084 Charlotte, NC 28272-1084	Discover Card PO BOX 71084 Charlotte, NC 28272-1084	Credit Card Discover Card		15,026.72
Expo Credit Services PO BOX 689100 Des Moines, IA 50368-9100	Expo Credit Services PO BOX 689100 Des Moines, IA 50368-9100	Store Card Expo Credit Card		9,947.94

B4 (Official Form 4) (12/07) - Cont.

In re **Richard J Saunders, Jr**
Josephine H Washington Saunders

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Fairfax County Real Estate Tax Department of Tax Administration (DTA) Fairfax County Government Center 12000 Government Center Parkway Suite 223 Fairfax, VA 22035	Fairfax County Real Estate Tax Department of Tax Administration (DTA) Fairfax County Government Center Fairfax, VA 22035	Property Tax 2009 Fairfax County Real Estate Tax 2009 Fairfax County Assessed Value 1,337,670 2009 Fairfax County Real Estate Tax 12,306.56 (.92 per		12,306.56
Fairfax County Real Estate Tax Department of Tax Administration (DTA) Fairfax County Government Center, Suite 12000 Government Center Parkway Suite 223 Fairfax, VA 22035	Fairfax County Real Estate Tax Department of Tax Administration (DTA) Fairfax County Government Center, Suite Fairfax, VA 22035	Property Tax 2008 Fairfax County Real Estate Tax 2008 Fairfax County Assessed Value 1,569,470 2008 Fairfax County Real Estate Tax 13,968.28 (.89 per		13,968.28
IRS Liens 5205 Leesburg Pike Suite 200 Baileys Crossroads, VA 22041	IRS Liens 5205 Leesburg Pike Suite 200 Baileys Crossroads, VA 22041	Tax Lien IRS Liens		125,000.00 (0.00 secured)
Masonry Care Vienna, VA 22180	Masonry Care Vienna, VA 22180	Other Bill Manuel Masonry Care Driveway and patio and grading (301) 674-4244 \$30,000.00	Disputed	30,000.00
Mercedes-Benz Financial PO BOX 9001680 Louisville, KY 40290-1680	Mercedes-Benz Financial PO BOX 9001680 Louisville, KY 40290-1680	Joey s Car		25,000.00 (0.00 secured)
National City Lending Services 6750 Miller Rd LOC # 01-7101 Brecksville, OH 44141	National City Lending Services 6750 Miller Rd LOC # 01-7101 Brecksville, OH 44141	706 Ninovan Road S.E. Vienna VA 22180 Second Trust		352,160.49 (0.00 secured)
National City Mortgage PO BOX 1820 Dayton, OH 45401-1820	National City Mortgage PO BOX 1820 Dayton, OH 45401-1820	706 Ninovan Road S.E. Vienna VA 22180 First Trust		1,000,000.00 (0.00 secured)
Wachovia Bank, NA 130 S. Juniper St 8th Floor Philadelphia, PA 19107	Wachovia Bank, NA 130 S. Juniper St 8th Floor Philadelphia, PA 19107	3210 Saber Circle Fairfax VA 22030 Second Trust		242,907.46 (0.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Richard J Saunders, Jr**
Josephine H Washington Saunders
 Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Washington Mutual (WAMU) 7255 Baymeadow Way Jacksonville, FL 32256, FL 32256	Washington Mutual (WAMU) 7255 Baymeadow Way Jacksonville, FL 32256, FL 32256	3210 Saber Circle Fairfax VA 22030 First Trust		171,169.30 (0.00 secured)
Wells Fargo PO Box 14411 Des Moines, IA 50306-3411	Wells Fargo PO Box 14411 Des Moines, IA 50306-3411	6092 Netherton Street Centreville, VA 20120 First Trust		51,727.42 (0.00 secured)
Wyndham Vacation Resorts PO BOX 98940 Las Vegas, NV 89193	Wyndham Vacation Resorts PO BOX 98940 Las Vegas, NV 89193	Time Share		9,336.02 (0.00 secured)

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

We, **Richard J Saunders, Jr** and **Josephine H Washington Saunders**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date June 30, 2009

Signature /s/ Richard J Saunders, Jr
Richard J Saunders, Jr
 Debtor

Date June 30, 2009

Signature /s/ Josephine H Washington Saunders
Josephine H Washington Saunders
 Joint Debtor

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

**United States Bankruptcy Court
Eastern District of Virginia**

In re Richard J Saunders, Jr,
Josephine H Washington Saunders
Debtors

Case No. _____
Chapter 11

DECLARATION OF DIVISIONAL VENUE

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

Alexandria Division

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

Richmond Division

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
- Goochland-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

Norfolk Division

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

Newport News Division

Cities:

- Newport News-700
- Hampton-650
- Poquoson-735
- Williamsburg-830

Counties:

- Gloucester-073
- James City-095
- Mathews-115
- York-199

Date: June 30, 2009

/s/ Christopher S. Moffitt

**Signature of Attorney
Christopher S. Moffitt 18195**

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this Division.

Adam and Emily Chiles
6092 Netherton Street
Centreville, VA 20120

American Express Blue
PO BOX 650443
Dallas, TX 75265-0448

American Express Platinum
PO BOX 1270
Newark, NJ 07101-1270

Chase
Card Member Service
PO BOX 15153
Wilmington, DE 19886-5153

Chase
PO BOX 15153
Wilmington, DE, DE 19886-5153

Chase
PO BOX 15153
Wilmington, DE 19886-5153

Citicard
Citi Cards
PO BOX 183051
Columbus, OH 43218-3051

City of Fairfax Property Tax
10455 Armstrong St.
Fairfax, VA 22030

Discover Card
PO BOX 71084
Charlotte, NC 28272-1084

Expo Credit Services
PO BOX 689100
Des Moines, IA 50368-9100

Fairfax County Property Tax
Department of Tax Administration (DTA)
Fairfax County Government Center
12000 Government Center Parkway Suite 223
Fairfax, VA 22035

Fairfax County Real Estate Tax
Department of Tax Administration (DTA)
Fairfax County Government Center, Suite
12000 Government Center Parkway Suite 223
Fairfax, VA 22035

Fairfax County Real Estate Tax
Department of Tax Administration (DTA)
Fairfax County Government Center
12000 Government Center Parkway Suite 223
Fairfax, VA 22035

GEOENV Engineers
Abe Chehab
10875 Main Street, Suite 213
Fairfax, VA 22030

IRS Liens
5205 Leesburg Pike
Suite 200
Baileys Crossroads, VA 22041

Mark Bredesen
134 Spring St
Herndon, VA 20170

Masonry Care
Vienna, VA 22180

Mercedes-Benz Financial
PO BOX 9001680
Louisville, KY 40290-1680

National City Lending Services
6750 Miller Rd
LOC # 01-7101
Brecksville, OH 44141

National City Mortgage
PO BOX 1820
Dayton, OH 45401-1820

Town of Vienna
127 Center St. South,
Vienna, VA 22180

Town of Vienna
127 Center St South
Vienna, VA 22180

Wachovia Bank, NA
130 S. Juniper St
8th Floor
Philadelphia, PA 19107

Washington Mutual (WAMU)
7255 Baymeadow Way
Jacksonville, FL 32256, FL 32256

Wells Fargo
PO Box 14411
Des Moines, IA 50306-3411

Wyndham Vacation Resorts
PO BOX 98940
Las Vegas, NV 89193

Wyndham Vacation Resorts
PO BOX 98940 Las Vegas NV 89193
Las Vegas, NV 89193

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. ***Court employees are prohibited from giving you legal advice.***

Chapter 7: Liquidation (\$245 filing fee plus \$39 administrative fee and \$15 Trustee fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and use the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
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, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

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

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them 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.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily 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 (\$200 filing fee plus \$39 administrative fee)

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

CLERK OF COURT

ACKNOWLEDGMENT

I, the debtor, affirm that I have read this notice.

Dated: June 30, 2009

/s/ Richard J Saunders, Jr
Debtor

/s/ Josephine H Washington Saunders
Joint Debtor (if any)