# **B1 (Official Form 1) (1/08)**

United S East	Voluntar	Voluntary Petition									
Name of Debtor (if individual, enter Last, First, M Silka, Brenda Vee	<u> </u>	Name of Joint Debtor (Spouse) (Last, First, Middle):									
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years	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-Taxpay (if more than one, state all): 6775	er I.D. (ITIN) No./Complete EIN	N Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):									
Street Address of Debtor (No. and Street, City, a 8370 Greensboro Dr. #202	eet Address of Debtor (No. and Street, City, and State) Street Address of Joint Debtor (No. and Street, City,										
Mclean, VA	ZIPCODE 22102	-			ZIPCODE						
County of Residence or of the Principal Place of		County of Re	esidence or of the Principal F	Place of Business:	1						
Fairfax Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if differ	rent from street add	dress):						
	ZIPCODE	_			ZIPCODE						
Location of Principal Assets of Business Debtor	(if different from street address a	lbove):			ZIPCODE						
Type of Debtor (Form of Organization) (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.)         Filing Fee (Check one box         Image: See Exhibit D on page 2 of this form.         Other (If debtor is not one of the above entities, check this box and state type of entity below.)         Filing Fee (Check one box         Filing Fee (Check one box         Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10060         Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for	able to individuals only) Must a on certifying that the debtor is un b). See Official Form No. 3A. apter 7 individuals only). Must	ty able) ganization d States e Code) ttach hable 3. □ A	the Petitic ☐ Chapter 7 ☐ Chapter 7 ☐ Chapter 9 ☑ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 Na (Cl Debts are primarily ☐ debts, defined in 11 §101(8) as "incurred individual primarily personal, family, or purpose." x one box: Chapter 11 ebtor is a small business as c	U.S.C. I by an for a household Debtors defined in 11 U.S.C as defined in 11 U gent liquidated del are less than \$2,15 petition. solicited prepetitio	one box) etition for of a Foreign ding etition for of a Foreign sceeding Debts are primarily business debts C. § 101(51D) U.S.C. § 101(51D) Dts (excluding debts 00,000						
Statistical/Administrative Information <ul> <li>Debtor estimates that funds will be available for dist</li> <li>Debtor estimates that, after any exempt property is e distribution to unsecured creditors.</li> </ul>		paid, there will b	e no funds available for		THIS SPACE IS FOR COURT USE ONLY						
Eştimated Number of Creditors           Image: Straight of Creditors	Image: 1000-         5,001-           5000         10,000	10,001- 25,000	25,001 - 50,001 - 50,000 100,000	Over 100,000							
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion million	1 More than \$1 billion							
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	t \$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion million	1 More than \$1 billion							

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## **B1 (Official Form 1) (1/08)**

<b>Voluntary Petition</b> ( <i>This page must be completed and filed in every case</i> )	Name of Debtor(s): Brenda Vee Silka	
All Prior Bankruptcy Cases Filed Within Last 8 Years (		sheet)
Location NONE	Case Number:	Date Filed:
where Filed:		
Location Where Filed: N.A.	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		Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms		completed if debtor is an individual lebts are primarily consumer debts)
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)	the petitioner that [he or she] may States Code, and have explained th	med in the foregoing petition, declare that I have informe proceed under chapter 7, 11, 12, or 13 of title 11, United re relief available under each such chapter. the debtor the notice required by 11 U.S.C. § 342(b).
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for	r Debtor(s) Date
Fyh	l ibit C	
Does the debtor own or have possession of any property that poses or is allege		identifiable harm to public health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
V No		
	nibit D	
(To be completed by every individual debtor. If a joint petition is filed, each $-$	spouse must complete and attach a	a separate Exhibit D.)
(To be completed by every individual debtor. If a joint petition is filed, each $\mathbf{D}$ Exhibit D completed and signed by the debtor is attached and made a	spouse must complete and attach a	a separate Exhibit D.)
(To be completed by every individual debtor. If a joint petition is filed, each $-$	spouse must complete and attach a	a separate Exhibit D.)
(To be completed by every individual debtor. If a joint petition is filed, each $\mathbf{D}$ Exhibit D completed and signed by the debtor is attached and made a	spouse must complete and attach a part of this petition.	a separate Exhibit D.)
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each</li> <li>☑ Exhibit D completed and signed by the debtor is attached and made a</li> <li>If this is a joint petition:</li> <li>☑ Exhibit D also completed and signed by the joint debtor is attached a</li> </ul>	spouse must complete and attach a a part of this petition. and made a part of this petition. arding the Debtor - Venue	
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each</li> <li>☑ Exhibit D completed and signed by the debtor is attached and made a</li> <li>If this is a joint petition:</li> <li>☑ Exhibit D also completed and signed by the joint debtor is attached a</li> </ul> Information Reg (Check a)	spouse must complete and attach a a part of this petition. Ind made a part of this petition. <b>arding the Debtor - Venue</b> ny applicable box)	2
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each</li> <li>☑ Exhibit D completed and signed by the debtor is attached and made a</li> <li>If this is a joint petition:</li> <li>☑ Exhibit D also completed and signed by the joint debtor is attached a</li> </ul>	spouse must complete and attach a a part of this petition. and made a part of this petition. <b>arding the Debtor - Venue</b> ny applicable box) pal place of business, or principal s	e assets in this District for 180 days
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each</li> <li>☑ Exhibit D completed and signed by the debtor is attached and made a</li> <li>If this is a joint petition:</li> <li>☑ Exhibit D also completed and signed by the joint debtor is attached a</li> <li>Information Reg (Check at Debtor has been domiciled or has had a residence, princi</li> </ul>	spouse must complete and attach a a part of this petition. and made a part of this petition. <b>arding the Debtor - Venue</b> ny applicable box) pal place of business, or principal i onger part of such 180 days than in	e assets in this District for 180 days any other District.
(To be completed by every individual debtor. If a joint petition is filed, each         ☑       Exhibit D completed and signed by the debtor is attached and made a         If this is a joint petition:	spouse must complete and attach a a part of this petition. and made a part of this petition. <b>arding the Debtor - Venue</b> ny applicable box) pal place of business, or principal i onger part of such 180 days than in general partner, or partnership pen- ncipal place of business or principat ted States but is a defendant in an a	e assets in this District for 180 days a any other District. ding in this District. al assets in the United Sates in this District, action or proceeding [in federal or state
(To be completed by every individual debtor. If a joint petition is filed, each         Image: Mark Strain Strai	spouse must complete and attach a a part of this petition. and made a part of this petition. arding the Debtor - Venue my applicable box) pal place of business, or principal a onger part of such 180 days than in general partner, or partnership pen- ncipal place of business or principa ted States but is a defendant in an a be served in regard to the relief soup des as a Tenant of Resider	e assets in this District for 180 days any other District. ding in this District. al assets in the United Sates in this District, action or proceeding [in federal or state ght in this District.
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(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a a part of this petition. and made a part of this petition. arding the Debtor - Venue ny applicable box) pal place of business, or principal i onger part of such 180 days than in general partner, or partnership pen- ncipal place of business or principa ted States but is a defendant in an a be served in regard to the relief sour des as a Tenant of Resider oplicable boxes)	e assets in this District for 180 days a any other District. ding in this District. al assets in the United Sates in this District, action or proceeding [in federal or state ght in this District.
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(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a a part of this petition. and made a part of this petition. arding the Debtor - Venue ny applicable box) pal place of business, or principal i onger part of such 180 days than in general partner, or partnership pen- ncipal place of business or principal ted States but is a defendant in an a be served in regard to the relief sou, des as a Tenant of Resider oplicable boxes) lence. (If box checked, complete the landlord that obtained judgment) of landlord) , there are circumstances under whe	e assets in this District for 180 days a any other District. ding in this District. al assets in the United Sates in this District, action or proceeding [in federal or state ght in this District. <b>ntial Property</b> he following.)
(To be completed by every individual debtor. If a joint petition is filed, each         Image: Completed and signed by the debtor is attached and made at this is a joint petition:         Image: Completed and signed by the joint debtor is attached at the debtor is attached at a signed by the joint debtor is attached at a sis attached attached at a signed by the joint debtor i	spouse must complete and attach a a part of this petition. and made a part of this petition. arding the Debtor - Venue ny applicable box) pal place of business, or principal is onger part of such 180 days than in general partner, or partnership pen- ncipal place of business or principal ted States but is a defendant in an a be served in regard to the relief sour of landlord that obtained judgment) of landlord) , there are circumstances under whit r possession, after the judgment for	e assets in this District for 180 days any other District. ding in this District. al assets in the United Sates in this District, action or proceeding [in federal or state ght in this District. <b>htial Property</b> he following.)

B1 (Official Form 1) (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Brenda Vee Silka tures
5	
<ul> <li>Signature(s) of Debtor(s) (Individual/Joint)</li> <li>I declare under penalty of perjury that the information provided in this petition is true and correct.</li> <li>[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.</li> <li>[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).</li> <li>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</li> </ul>	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 § 1515 of title 11 are attached.
X /s/ Brenda Vee Silka Signature of Debtor X Signature of Joint Debtor Telephone Number (If not represented by attorney) 3/11/2010	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	(Date)
Signature of Attorney*         X       /s/Richard J. Stahl         Signature of Attorney for Debtor(s)         RICHARD J. STAHL 9129         Printed Name of Attorney for Debtor(s)         Firm Name         11350 Random Hills Road         Address         Suite 700 Fairfax, Virginia 22030         7036914940         Telephone Number         3/11/2010         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 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(b), and 342(b); and,         3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110         setting a maximum fee for services chargeable by bankruptcy petition         preparers, I have given the debtor notice of the maximum amount before 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.)
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	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.

# UNITED STATES BANKRUPTCY COURT Eastern District of Virginia

In re Brenda Vee Silka

Debtor(s)

Case No.\_\_\_\_\_ (if known)

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

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

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

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

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

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

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case 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.

□ 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/ Brenda Vee Silka BRENDA VEE SILKA

Date: 3/11/2010

## UNITED STATES BANKRUPTCY COURT Eastern District of Virginia

In re Brenda Vee Silka

Debtor

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 and 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]
SAKS/HSBC 1301 E. Tower Road Schaumburg, IL 30173				840.70
Macy/CITI Po Box 183084 Columbus, OH 43218-3084				4,333.17
Capital One Bank PO Box 70884 Charlotte, NC 28272-0884				6,379.84

(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]
Discover/HSBC Payment Center PO Box 17313 Baltimore, MD 21297-1313				12,146.57
Chase/WAMU PO Box 15153 Wilmington, DE 19886				13,129.54
Advanta PO Box 8088 Philadelphia, PA 19101				13,551.46
American Express PO Box 981540 El Paso, TX 79998-1540				15,000.00
Chase Cardmember Service PO Box 15153 Wilmington, DE 19886				15,311.46
BB&T Financial 200 West 2nd St Winston Salem, NC 27101				15,391.87
BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac, MD 20854				53,000.00
BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac MD 20854				1,687,552.60 Collateral FMV 68,908.26

P Potomac, MD 20854

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Signature

/s/ Brenda Vee Silka

BRENDA VEE SILKA

# FORM 6. SCHEDULES

Summary of Schedules Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property
Schedule B - Personal Property
Schedule C - Property Claimed as Exempt
Schedule D - Creditors Holding Secured Claims
Schedule E - Creditors Holding Unsecured Priority Claims
Schedule F - Creditors Holding Unsecured Nonpriority Claims
Schedule G - Executory Contracts and Unexpired Leases
Schedule H - Codebtors
Schedule I - Current Income of Individual Debtor(s)
Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Debtor

#### Brenda Vee Silka In re

Case No.

(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	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
ACCOUNT NO. 9530090369 BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac, MD 20854			Lien: Deed of Trust Security: 8370 Greensboro Drive, Unit 202, McLean, Virginia VALUE \$ 212,550.00				1,687,552.60	1,618,644.34 This amount based upon existence of Superior Liens
ACCOUNT NO. 9035165018-9001 BB&T Bank PO Box 580048 Charlotte, NC 28258-0048	•		Incurred: 5/1/2006 Lien: PMSI in vehicle < 910 days Security: 2004 Mercedes C240 VALUE \$ 8,000.00				2,807.62	0.00
ACCOUNT NO.0624879649 Chase PO Box 78148 Phoenix, AZ 85062-8148			Incurred: 3/21/2003 Lien: Deed of Trust Security: 8370 Greensboro Drive #202, McLean Virginia VALUE \$ 212,550.00				143,641.74	0.00
continuation sheets attached	<b>!</b>		(Total o (Use only o	of th		ge) ge) (R	\$ 1,834,001.96 \$ 1,834,001.96 eport also on	\$ 1,618,644.34 \$ 1,618,644.34 (If applicable, report

Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

#### In re Brenda Vee Silka

Debtor

Case No.\_\_\_\_

(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

## Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

## Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(3).

## Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

## Contributions to employee benefit plans

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

#### B6E (Official Form 6E) (12/07) - Cont.

In re	Brenda Vee Silka	Case No.	
	Debtor	 	(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to 2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).



Taxes, 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).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

In re Brenda Vee Silka

Debtor

Case No. \_

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 09-9003-06214-024 Arlington County			Consideration: Tangible Property Tax						
Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201	X			Х			24,000.00	24,000.00	0.00
ACCOUNT NO. 09170120240027			Consideration: Real Estate TAxes						
Arlington County Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201	X		Estate TAxes	Х		У	12,578.22	12,578.22	0.00
ACCOUNT NO. BLC100002243602-123199	0		Consideration: Business License Tax						
Arlington County Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201	X		Busiless Electise Tax				4,000.00	4,000.00	0.00
ACCOUNT NO.									
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached Creditors Holding Priority Claims	to S	chedu	le of (Totals of	ıbto this		(e)	\$ 40,578.22	\$	\$
Creators notaling ritority Clauns		Sch	To e only on last page of the comp edule E.) Report also on the Su chedules)			>	\$ 40,578.22		
		Sche the S	T e only on last page of the comp edule E. If applicable, report al- Statistical Summary of Certain vilities and Related Data.)	otal lete so o	d	>	\$	\$ 40,578.22	\$ 0.00

Debtor

#### In re \_\_\_\_\_ Brenda Vee Silka

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-735 - 31436 - Acrobat PDFWriter

Case No. \_

(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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 ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5584180007444071 Advanta PO Box 8088 Philadelphia, PA 19101	X		Incurred: 9/1/2006 Consideration: Credit Cards				13,551.46
ACCOUNT NO. American Express PO Box 981540 El Paso, TX 79998-1540	X		Consideration: Credit Cards				15,000.00
ACCOUNT NO. 5584180007444071 Assoc Credit 3443 N Central Ave #1100 Phoenix, ar 85014			Collecting For Advanta				Notice Only
ACCOUNT NO. 242286LN19789 BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac, MD 20854	x						53,000.00
continuation sheets attached			S		otal		\$ 81,551.46

(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.) Debtor

In re Brenda Vee Silka

Case No. \_

(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4108930600285317 BB&T Financial 200 West 2nd St Winston Salem, NC 27101	x		Incurred: 6/1/2006 Consideration: Credit Cards				15,391.87
ACCOUNT NO. 4802137002201657 Capital One Bank PO Box 70884 Charlotte, NC 28272-0884	x		Incurred: 3/1/2008 Consideration: Credit Cards				6,379.84
ACCOUNT NO. 4266841188291064 Chase Cardmember Service PO Box 15153 Wilmington, DE 19886	-		Incurred: 8/1/2008 Consideration: Credit Cards				15,311.46
ACCOUNT NO. 4465615000393202 Chase/WAMU PO Box 15153 Wilmington, DE 19886	-		Incurred: 12/1/1998 Consideration: Credit Cards				13,129.54
ACCOUNT NO. 4266841188291064 Client Services 3451 Harry Truman Blvd St Charles, MS 63301			Collecting For Chase				Notice Only
Sheet no. <u>1</u> of <u>3</u> continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	iched		(Use only on last page of the completed Sch		otal	>	\$ 50,212.71 \$

(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.)

In re Brenda Vee Silka

Case No.

(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011380027035708 Discover/HSBC Payment Center PO Box 17313 Baltimore, MD 21297-1313			Incurred: 6/1/2007 Consideration: Credit Cards				12,146.57
ACCOUNT NO. 6011380027035708 IC Systems PO 64378 St Paul, MN 55164			Collecting For Discover/HSBC				Notice Only
ACCOUNT NO. 4019811733476460 Macy/CITI Po Box 183084 Columbus, OH 43218-3084			Incurred: 7/8/2008 Consideration: Credit Cards				4,333.17
ACCOUNT NO. 4802137002201657 Mrs Associates Inc Po Box 71083 Charlotte, nc 28272			Collecting For Capital One Bank				Notice Only
ACCOUNT NO. 4019811733476460 Oxford Settlement Services 135 Maxess Rd. #2a Melville, ny 11747			Collecting For Macy/CITI				Notice Only
Sheet no. $2$ of 3 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed	<u> </u>	(Use only on last page of the completed Sch		[ota]	1>	\$ 16,479.74 \$

(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.)

Debtor

In re Brenda Vee Silka

Case No.

(If known)

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4465615000393202 Qar 3806 Union Rd #260 Buffalo Ny, NY 14425			Collecting For Chase/WAMU				Notice Only
ACCOUNT NO. 7527900661 Resurgent Capital Services Po Box 10525 Greenville, sc 29603			Collecting For Sacs/hsbc				Notice Only
ACCOUNT NO. 7527900661 SAKS/HSBC 1301 E. Tower Road Schaumburg, IL 30173			Consideration: Credit Cards				840.70
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attach to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed		(Use only on last page of the completed Sch (Report also on Summary of Schedules and if applicabl	edu	Total le F	.)	\$ 840.70 \$ 149,084.61

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

Debtor

Brenda Vee Silka

In re

Debtor

Case No.

# 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 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/11/2010

Date\_

Signature: /s/ Brenda Vee Silka

Debtor:

(If known)

Signature: \_\_\_\_\_ Not Applicable

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

Social Security No. (Required by 11 U.S.C. § 110.)

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 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 by that section.

Printed or Typed Name and Title,	if any,
of Bankruptcy Petition Preparer	

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address X

Signature of Bankruptcy Petition Preparer

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 signed 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.

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

I, the \_\_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_

Signature:

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.

Date

Advanta PO Box 8088 Philadelphia, PA 19101

American Express PO Box 981540 El Paso, TX 79998-1540

Arlington County Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201

Arlington County Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201

Arlington County Office of the Treasurer #1 Courthouse Plaza Arlington, VA 22201

Assoc Credit 3443 N Central Ave #1100 Phoenix, ar 85014

BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac, MD 20854

BB&T Bank c/o Worthington H. Talcott, Jr 12505 Park Potomac Avenue, 6th Floor Potomac, MD 20854

BB&T Bank PO Box 580048 Charlotte, NC 28258-0048 BB&T Financial 200 West 2nd St Winston Salem, NC 27101

BVS Enterprises, LLC

BVS Enterprises, LLC

Capital One Bank PO Box 70884 Charlotte, NC 28272-0884

Chase PO Box 78148 Phoenix, AZ 85062-8148

Chase Cardmember Service PO Box 15153 Wilmington, DE 19886

Chase/WAMU PO Box 15153 Wilmington, DE 19886

Client Services 3451 Harry Truman Blvd St Charles, MS 63301

Discover/HSBC Payment Center PO Box 17313 Baltimore, MD 21297-1313

IC Systems PO 64378 St Paul, MN 55164

Lyle R. Silka 14387 Verde Place Haymarket, VA 20169 Macy/CITI Po Box 183084 Columbus, OH 43218-3084

Mrs Associates Inc Po Box 71083 Charlotte, nc 28272

Oxford Settlement Services 135 Maxess Rd. #2a Melville, ny 11747

Qar 3806 Union Rd #260 Buffalo Ny, NY 14425

Resurgent Capital Services Po Box 10525 Greenville, sc 29603

SAKS/HSBC 1301 E. Tower Road Schaumburg, IL 30173

Solarus, LLC

Solarus, LLC

Solarus, LLC 8370 Greensboro Dr #202 Mclean, VA

Solarus, LLC 8370 Greensboro Dr #202 Mclean, Va 22102 Solarus, LLC 8370 Greensboro Dr. #202 Mclean, VA 22102

Solarus, LLC 8370 Greensboro Dr. #202 Mclean, Va 22102