

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

**IN RE:**

Case No. \_\_\_\_\_

**Aliou, Leman M & Bivens-Leman, Crystal**

Chapter **11**

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY 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) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered 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 ..... \$ 11,039.00

Balance Due ..... \$ \_\_\_\_\_

2. The source of the compensation paid to me was:

Debtor     Other (specify):

3. The source of compensation to be paid to me is:

Debtor     Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- 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 hearing, and any adjourned hearings thereof;
- d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. Other provisions as needed:

**Additional services as needed per the fee agreement including but not limited to contested matters, adversary proceedings, discovery, investigations, audits, negotiations, settlements, amendments, conversions, motions. Charges for additional services will either be on a flat fee basis or hourly basis of \$300.00 per hour, plus expenses.**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Additional services as needed per the fee agreement including but not limited to contested matters, adversary proceedings, discovery, investigations, audits, negotiations, settlements, amendments, conversions, motions. Charges for additional services will either be on a flat fee basis or hourly basis of \$300.00 per hour, plus expenses.**

### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**July 8, 2010**

*Date*

***/s/ John L. Lilly, Jr.***

*Signature of Attorney*

**The Lilly Law Group, PC**

*Name of Law Firm*

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

## UNITED STATES BANKRUPTCY COURT

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

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

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

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

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

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

In re: **Aliou, Leman M & Bivens-Leman, Crystal**  
Debtor(s)

Case Number: \_\_\_\_\_  
(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

**Part I. CALCULATION OF MONTHLY INCOME**

<b>1</b>	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A (“Debtor’s Income”) for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A (“Debtor’s Income”) for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>		<b>Column A Debtor’s Income</b>	<b>Column B Spouse’s Income</b>									
<b>2</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$	\$									
<b>3</b>	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>26,823.24</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>1,298.90</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$ <b>26,823.24</b>	b.	Ordinary and necessary business expenses	\$ <b>1,298.90</b>	c.	Business income	Subtract Line b from Line a	\$ <b>8,078.26</b>	\$ <b>17,446.08</b>
a.	Gross receipts	\$ <b>26,823.24</b>											
b.	Ordinary and necessary business expenses	\$ <b>1,298.90</b>											
c.	Business income	Subtract Line b from Line a											
<b>4</b>	<p><b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>2,385.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rental income</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$ <b>2,385.00</b>	b.	Ordinary and necessary operating expenses	\$	c.	Rental income	Subtract Line b from Line a	\$ <b>2,385.00</b>	\$
a.	Gross receipts	\$ <b>2,385.00</b>											
b.	Ordinary and necessary operating expenses	\$											
c.	Rental income	Subtract Line b from Line a											
<b>5</b>	<b>Interest, dividends, and royalties.</b>		\$	\$									
<b>6</b>	<b>Pension and retirement income.</b>		\$	\$									
<b>7</b>	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor’s dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor’s spouse if Column B is completed.</p>		\$	\$ <b>266.00</b>									
<b>8</b>	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:30%;">Debtor \$ _____</td> <td style="width:35%;">Spouse \$ _____</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____											

**B22B (Official Form 22B) (Chapter 11) (01/08)**

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.		\$	
	b.		\$	
10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ <b>10,463.26</b>	\$ <b>17,712.08</b>
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ <b>28,175.34</b>	

**Part II. VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>		
	Date: <u>July 8, 2010</u>	Signature: <u>/s/ Leman M Aliou</u>	(Debtor)
	Date: <u>July 8, 2010</u>	Signature: <u>/s/ Crystal Bivens-Leman</u>	(Joint Debtor, if any)

<b>United States Bankruptcy Court</b> <b>Eastern District of Virginia, Alexandria Division</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Aliou, Leman M</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Bivens-Leman, Crystal</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>Leman Moussa Aliou</b>		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): <b>5670</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4860</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>23003 Lois Lane</b> <b>Ashburn, VA</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>23003 Lois Lane</b> <b>Ashburn, VA</b>
ZIPCODE <b>20148</b>		ZIPCODE <b>20148</b>
County of Residence or of the Principal Place of Business: <b>Loudoun</b>		County of Residence or of the Principal Place of Business: <b>Loudoun</b>
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):
ZIPCODE		ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIPCODE		
<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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  <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (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.
<b>Filing Fee</b> (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.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <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). <b>Check if:</b> <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). <b>Check all applicable boxes:</b> <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).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input 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 \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 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 checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Aliou, Leman M &amp; Bivens-Leman, Crystal</b>
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>See Schedule Attached</b>	Case Number:	Date Filed:
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Location Where Filed:	Case Number:	Date Filed:
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**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>None</b>	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p style="text-align: center;"><b>Exhibit A</b></p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p style="text-align: center;"><b>Exhibit B</b></p> (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 § 342(b) of the Bankruptcy Code.  X <u>/s/ John L. Lilly, Jr.</u> <span style="float: right;"><b>7/08/10</b></span> <small>Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></small>
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**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?

Yes, and Exhibit C is attached and made a part of this petition.  
 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.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:  
 Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.

**Information Regarding the Debtor - Venue**  
 (Check any applicable box.)

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.

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

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
 (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord or lessor that obtained judgment)

\_\_\_\_\_

(Address of landlord or lessor)

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

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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



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

Name of Debtor(s):  
**Aliou, Leman M & Bivens-Leman, Crystal**

**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.

/s/ Leman M Aliou  
 Signature of Debtor **Leman M Aliou**

/s/ Crystal Bivens-Leman  
 Signature of Joint Debtor **Crystal Bivens-Leman**

Telephone Number (If not represented by attorney)

**July 8, 2010**  
 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.

\_\_\_\_\_  
 Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

/s/ John L. Lilly, Jr.  
 Signature of Attorney for Debtor(s)

**John L. Lilly, Jr. 22449  
 The Lilly Law Group, PC  
 10195 Main Street Ste. 1  
 Fairfax, VA 22031-3415  
 (571) 432-0300 Fax: (571) 432-0301**

**July 8, 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(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.)

Address

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

Date

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.

\_\_\_\_\_  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Debtor(s)

**VOLUNTARY PETITION**  
**Continuation Sheet - Page 1 of 1**

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Prior Bankruptcy Case Filed Within Last 8 Years:

**Location Where Filed: Little Rock, Arkansas**

**Case Number:**

**Date Filed: 5/2000**

**Location Where Filed: ED Of VA, Alexandria**

**Case Number: 10541**

**Date Filed: 2/5/08**

**Location Where Filed: ED Of VA Alexandria**

**Case Number: 12062**

**Date Filed: 3/20/09**

**Location Where Filed: Maryland**

**Case Number: 32565**

**Date Filed: 11/19/09**

United States Bankruptcy Court
Eastern District of Virginia, Alexandria Division

IN RE:

Case No. \_\_\_\_\_

Aliou, Leman M

Chapter 11

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
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.

[x] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

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

[ ] 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/ Leman M Aliou

Date: July 8, 2010

United States Bankruptcy Court
Eastern District of Virginia, Alexandria Division

IN RE:

Case No. \_\_\_\_\_

Bivens-Leman, Crystal

Chapter 11

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
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.

[x] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

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

[ ] 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/ Crystal Bivens-Leman

Date: July 8, 2010

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

IN RE:

Case No. \_\_\_\_\_

Aliou, Leman M &amp; Bivens-Leman, Crystal

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)
<b>Charter One Bank PO Box 42002 Providence, RI 02940-2002</b>	<b>(888) 708-3411</b>	<b>Bank loan</b>		<b>236,000.00 Collateral: 680,000.00 Unsecured: 236,000.00</b>
<b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>		<b>Bank loan</b>		<b>869,700.00 Collateral: 680,000.00 Unsecured: 189,700.00</b>
<b>Us Dept Of Education Po Box 5609 Greenville, TX 75403</b>	<b>(800) 848-0979</b>		<b>Unliquidated</b>	<b>74,351.00</b>
<b>Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124</b>	<b>(308) 635-3500</b>	<b>Bank loan</b>		<b>332,034.00 Collateral: 285,000.00 Unsecured: 47,034.00</b>
<b>Tempus Rsrts/tempus Pa 5422 Carrier Dr Ste 100 Orlando, FL 32819</b>	<b>(407) 226-1000</b>	<b>Bank loan</b>		<b>25,623.00 Collateral: 3,000.00 Unsecured: 22,623.00</b>
<b>Aurelle Allegra 8504 Churchill Douns Road Gaithersburg, MD 20882</b>	<b>(240) 993-9738</b>		<b>Contingent Unliquidated</b>	<b>10,000.00</b>
<b>Citicorp Bank PO Box 688901 Des Moines, IA 50368</b>	<b>(816) 420-1168</b>		<b>Unliquidated</b>	<b>8,000.00</b>
<b>Asc P.o. B 10328 Des Moines, IA 50306</b>		<b>Bank loan</b>		<b>94,875.00 Collateral: 90,000.00 Unsecured: 4,875.00</b>
<b>Chase Po Box 15298 Wilmington, DE 19850</b>	<b>(800) 955-9900</b>		<b>Unliquidated</b>	<b>3,324.00</b>
<b>Chevy Chase Bank 7501 Wisconsin Ave Bethesda, MD 20814</b>		<b>Bank loan</b>		<b>28,702.00 Collateral: 25,870.00 Unsecured: 2,832.00</b>

Palms Condo Association PO Box 538699 Atlanta, GA 30353-8699		Unliquidated	2,000.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	(800) 379-7999	Unliquidated	1,758.00
Bank Of Marin 50 Madena Blvd. Corte Madena, CA 94925	(800) 282-2644	Unliquidated	1,600.00
Main Street Acquisiton 3950 Johns Creek Ct Ste Suwanee, GA 30024	(678) 728-7310	Unliquidated	1,556.00
Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303	(866) 417-2561	Unliquidated	1,082.00
Gemb/dillard Po Box 981471 El Paso, TX 79998		Unliquidated	1,072.00
Nordstrom Fsb Po Box 6555 Englewood, CO 80155	(800) 964-1800	Unliquidated	1,064.00
Resbromediaz (original Creditor:09 8133 Leesburg Pike Ninth Floor Vienna, VA 22182	Westerley Homeowners Assoc C/O Legum & Norman Inc. HOA P.O. BOX 65645 PHOENIX, AZ 85082-5645	Unliquidated	806.00
Cap One Po Box 85520 Richmond, VA 23285		Unliquidated	759.00
Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104	(888) 883-9824	Unliquidated	340.00

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: July 8, 2010 Signature /s/ Leman M Aliou  
of Debtor **Leman M Aliou**

Date: July 8, 2010 Signature /s/ Crystal Bivens-Leman  
of Joint Debtor **Crystal Bivens-Leman**  
(if any)

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

IN RE:

Case No. \_\_\_\_\_

**Aliou, Leman M & Bivens-Leman, Crystal**

Chapter 11

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,343,000.00		
B - Personal Property	Yes	3	\$ 131,422.37		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$ 2,063,834.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 108,090.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 23,029.82
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 20,396.00
<b>TOTAL</b>		<b>18</b>	<b>\$ 1,474,422.37</b>	<b>\$ 2,171,924.00</b>	

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

**IN RE:**

Case No. \_\_\_\_\_

**Aliou, Leman M & Bivens-Leman, Crystal**

Chapter **11**

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>74,351.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>74,351.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>23,029.82</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>20,396.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>28,175.34</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ <b>663,243.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ <b>0.00</b>
4. Total from Schedule F		\$ <b>108,090.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ <b>771,333.00</b>



**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
23003 Lois Lane Ashburn, VA 20148	Fee Simple	H	680,000.00	1,105,700.00
Single Family Home: 3808 Stonehedge Drive Little Rock, AR 72204	Fee Simple	W	90,000.00	94,875.00
Rental Property: 46801 Sweet Birch Terrace Sterling, VA 20164	Tenancy by the Entirety	J	285,000.00	332,034.00
Rental Property 46805 Sweet Birch Ter. Sterling, VA 20164 single family house Husband Debtor is co-owner of house with Anassi Souidi. Anassi Souidi is solely liable for the mortgages on the property.	JTWROS	J	285,000.00	445,000.00
Time Share 2 Weeks Orlando Florida Mystic Dunes Resort	JTWROS	J	3,000.00	25,623.00

**TOTAL 1,343,000.00**

(Report also on Summary of Schedules)

**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>cash</b>	<b>J</b>	<b>80.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Bank of America Checking Acct.</b>	<b>J</b>	<b>350.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>	<b>Healthcare System CU Checking Acct.</b>	<b>J</b>	<b>200.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Healthcare Systems CU Savings Acct.</b>	<b>J</b>	<b>50.00</b>
		<b>Wachovia Checking Acct.</b>	<b>H</b>	<b>2,500.00</b>
		<b>#1 Bedroom furnishings</b>	<b>J</b>	<b>935.00</b>
		<b>#2 Bedroom furnishings</b>	<b>J</b>	<b>95.00</b>
		<b>#3 Bedroom furnishings</b>	<b>J</b>	<b>180.00</b>
		<b>#4 Bedroom furnishings</b>	<b>J</b>	<b>120.00</b>
		<b>#5 Bedroom furnishings</b>	<b>J</b>	<b>70.00</b>
		<b>4 TV's</b>	<b>J</b>	<b>1,500.00</b>
		<b>Basement Furnishings</b>	<b>J</b>	<b>170.00</b>
		<b>Dinning room furnishings</b>	<b>J</b>	<b>650.00</b>
		<b>Kitchen Bar Stools</b>	<b>J</b>	<b>70.00</b>
		<b>Living room furnishings</b>	<b>J</b>	<b>560.00</b>
		<b>Media Room Furnishings</b>	<b>J</b>	<b>300.00</b>
		<b>10 Pictures</b>	<b>J</b>	<b>300.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Men's clothing</b>	<b>H</b>	<b>500.00</b>
6. Wearing apparel.		<b>Women's clothing</b>	<b>W</b>	<b>700.00</b>
7. Furs and jewelry.		<b>Misc. jewelry</b>	<b>W</b>	<b>200.00</b>
		<b>Wedding &amp; Engagement Rings</b>	<b>W</b>	<b>300.00</b>
		<b>Wedding Jewelry</b>	<b>H</b>	<b>150.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	H	11,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Sarai Financial Group LLC The Chappelle Group Limited Partnership 5%	J W	1.00 1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Patricia Pryor	J	35,000.00
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 Income Tax Refund - TBD	J	unknown
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Fed. tax refund State tax refund	J J	1.00 1.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

IN RE Aliou, Leman M & Bivens-Leman, Crystal

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Toyota Corolla</b>	<b>J</b>	<b>9,065.00</b>
		<b>2004 Range Rover</b>	<b>J</b>	<b>22,950.00</b>
		<b>2005 Mercedes E500</b>	<b>J</b>	<b>25,870.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>3 Chairs</b>	<b>J</b>	<b>100.00</b>
		<b>Computer</b>	<b>J</b>	<b>400.00</b>
		<b>Desk</b>	<b>J</b>	<b>50.00</b>
		<b>Printer</b>	<b>J</b>	<b>50.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Wages 25%</b>	<b>H</b>	<b>2,443.03</b>
		<b>Wages 25%</b>	<b>W</b>	<b>1,795.31</b>
		<b>Wages 75%</b>	<b>H</b>	<b>7,329.09</b>
		<b>Wages 75%</b>	<b>W</b>	<b>5,385.94</b>
<b>TOTAL</b>				<b>131,422.37</b>

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**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
23003 Lois Lane Ashburn, VA 20148	CV § 34-4	1.00	680,000.00
Single Family Home: 3808 Stonehedge Drive Little Rock, AR 72204	CV § 34-4	1.00	90,000.00
Rental Property: Time Share 2 Weeks Orlando Florida Mystic Dunes Resort	CV § 34-4	1.00	3,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
cash	CV § 34-4	80.00	80.00
Bank of America Checking Acct.	CV § 34-4	350.00	350.00
Healthcare System CU Checking Acct.	CV § 34-4	200.00	200.00
Healthcare Systems CU Savings Acct.	CV § 34-4	50.00	50.00
Wachovia Checking Acct.	CV § 34-4	2,500.00	2,500.00
#1 Bedroom furnishings	CV § 34-26(4a)	935.00	935.00
#2 Bedroom furnishings	CV § 34-26(4a)	95.00	95.00
#3 Bedroom furnishings	CV § 34-26(4a)	180.00	180.00
#4 Bedroom furnishings	CV § 34-26(4a)	120.00	120.00
#5 Bedroom furnishings	CV § 34-26(4a)	70.00	70.00
4 TV's	CV § 34-26(4a)	1,500.00	1,500.00
Basement Furnishings	CV § 34-26(4a)	170.00	170.00
Dinning room furnishings	CV § 34-26(4a)	650.00	650.00
Kitchen Bar Stools	CV § 34-26(4a)	70.00	70.00
Living room furnishings	CV § 34-26(4a)	560.00	560.00
Media Room Furnishings	CV § 34-26(4a)	300.00	300.00
10 Pictures	CV § 34-4	300.00	300.00
Men's clothing	CV § 34-26(4)	500.00	500.00
Women's clothing	CV § 34-26(4)	700.00	700.00
Misc. jewelry	CV § 34-4	200.00	200.00
Wedding & Engagement Rings	CV § 34-26(1a)	300.00	300.00
Wedding Jewelry	CV § 34-26(1a)	150.00	150.00
Sarai Financial Group LLC	CV § 34-4	1.00	1.00
The Chappelle Group Limited Partnership 5%	CV § 34-4	1.00	1.00
Patricia Pryor	CV § 34-4	1.00	35,000.00
2009 Income Tax Refund - TBD	CV § 34-4	100%	unknown
Fed. tax refund	CV § 34-4	1.00	1.00
State tax refund	CV § 34-4	1.00	1.00

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\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT  
(Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>2003 Toyota Corolla</b>	<b>CV § 34-4</b>	<b>1.00</b>	<b>9,065.00</b>
<b>2004 Range Rover</b>	<b>CV § 34-26(8)</b>	<b>294.00</b>	<b>22,950.00</b>
<b>2005 Mercedes E500</b>	<b>CV § 34-26(8)</b>	<b>1.00</b>	<b>25,870.00</b>
<b>3 Chairs</b>	<b>CV § 34-26(4a)</b>	<b>100.00</b>	<b>100.00</b>
<b>Computer</b>	<b>CV § 34-26(4a)</b>	<b>400.00</b>	<b>400.00</b>
<b>Desk</b>	<b>CV § 34-26(4a)</b>	<b>50.00</b>	<b>50.00</b>
<b>Printer</b>	<b>CV § 34-26(4a)</b>	<b>50.00</b>	<b>50.00</b>
<b>Wages 25%</b>	<b>CV § 34-4</b>	<b>2,443.03</b>	<b>2,443.03</b>
<b>Wages 25%</b>	<b>CV § 34-4</b>	<b>1,795.31</b>	<b>1,795.31</b>

**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(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 the 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 the 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 AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>9987</b> <b>Asc</b> <b>P.o. B 10328</b> <b>Des Moines, IA 50306</b>	<b>W</b>	<b>1st DOT 3808 Stonehedge Dr</b>  VALUE \$ <b>90,000.00</b>				<b>94,875.00</b>	<b>4,875.00</b>
ACCOUNT NO. <b>4839</b> <b>Aurora Loan Services I</b> <b>10350 Park Meadows Dr St</b> <b>Littleton, CO 80124</b>	<b>H</b>	<b>1st DOT 46801 Sweet Birch Ter.</b>  VALUE \$ <b>285,000.00</b>				<b>332,034.00</b>	<b>47,034.00</b>
ACCOUNT NO. <b>8283</b> <b>Bac Home Loans Servi</b> <b>450 American St</b> <b>Simi Valley, CA 93065</b>	<b>H</b>	<b>1st DOT 23003 Lois Lane</b>  VALUE \$ <b>680,000.00</b>				<b>869,700.00</b>	<b>189,700.00</b>
ACCOUNT NO. <b>Bac Home Loans Servi</b> <b>450 American St</b> <b>Simi Valley, CA 93065</b>	<b>X</b>	<b>1st DOT 46805 Sweet Birch Ter.</b> <b>neither debtor is liable on this debt</b> <b>Anassi Souidi is solely liable for this</b> <b>debr</b>  VALUE \$ <b>285,000.00</b>	<b>X</b>	<b>X</b>		<b>360,000.00</b>	<b>75,000.00</b>

2 continuation sheets attached

Subtotal  
(Total of this page) \$ **1,656,609.00** \$ **316,609.00**

Total  
(Use only on last page) \$ \$

(Report also on  
Summary of  
Schedules.)

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>X</b>	<b>2nd DOT 46805 Sweet Birch Ter. neither debtor is liable on this debt Anassi Souidi is solely liable for this debt</b>  VALUE \$ <b>285,000.00</b>	<b>X</b>	<b>X</b>	<b>85,000.00</b>	<b>85,000.00</b>
ACCOUNT NO. <b>2699</b> <b>Charter One Bank PO Box 42002 Providence, RI 02940-2002</b>	<b>H</b>	<b>2nd DOT 23003 Lois Lane</b>  VALUE \$ <b>680,000.00</b>			<b>236,000.00</b>	<b>236,000.00</b>
ACCOUNT NO. <b>RAB, Inc. PO Box 34111 Memphis, TN 38184-0111</b>		<b>Assignee or other notification for: Charter One Bank</b>  VALUE \$				
ACCOUNT NO. <b>Universal Assurors Agency 11420 Blondo Street, Suite 103 Omaha, NE 68164-3858</b>		<b>Assignee or other notification for: Charter One Bank</b>  VALUE \$				
ACCOUNT NO. <b>0669</b> <b>Chevy Chase Bank 7501 Wisconsin Ave Bethesda, MD 20814</b>	<b>W</b>	<b>Car Loan 2005 E500 Mercedes</b>  VALUE \$ <b>25,870.00</b>			<b>28,702.00</b>	<b>2,832.00</b>
ACCOUNT NO. <b>6201</b> <b>Healthcare Systems Fcu 3300 Gallows Rd Falls Church, VA 22042</b>	<b>W</b>	<b>Car Loan 2004 Range Rover</b>  VALUE \$ <b>22,950.00</b>			<b>22,656.00</b>	
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)		\$ <b>372,358.00</b>	\$ <b>323,832.00</b>
			Total (Use only on last page)		\$	\$

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



**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>7300</b> <b>Tempus Rsrts/tempus Pa</b> <b>5422 Carrier Dr Ste 100</b> <b>Orlando, FL 32819</b>	<b>X J</b>	<b>Time Share - Mystic Dunes Resort,</b> <b>Orlando, FL 2 weeks</b>  VALUE \$ <b>3,000.00</b>				<b>25,623.00</b>	<b>22,623.00</b>
ACCOUNT NO. <b>0001</b> <b>Toyota Motor Credit</b> <b>3 Cityplace Dr Ste 790</b> <b>Creve Coeur, MO 63141</b>	<b>X J</b>	<b>Car Loan 2003 Toyota Corolla</b>  VALUE \$ <b>9,065.00</b>				<b>9,244.00</b>	<b>179.00</b>
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					

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

Subtotal (Total of this page)	\$ <b>34,867.00</b>	\$ <b>22,802.00</b>
Total (Use only on last page)	\$ <b>2,063,834.00</b>	\$ <b>663,243.00</b>

(Report also on  
Summary of  
Schedules.)

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

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.

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 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.

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 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.

Report the total of amounts not 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.

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
Extensions of credit in an involuntary case
Wages, salaries, and commissions
Contributions to employee benefit plans
Certain farmers and fishermen
Deposits by individuals
Taxes and Certain Other Debts Owed to Governmental Units
Commitments to Maintain the Capital of an Insured Depository Institution
Claims for Death or Personal Injury While Debtor Was Intoxicated

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

0 continuation sheets attached

**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(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 the 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 nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Aurelle Allegra</b> <b>8504 Churchill Douns Road</b> <b>Gaithersburg, MD 20882</b>	<b>X J</b>	<b>Civil Judgment</b>	<b>X</b>	<b>X</b>		<b>10,000.00</b>
ACCOUNT NO. <b>2918</b> <b>Bank Of Marin</b> <b>50 Madena Blvd.</b> <b>Corte Madena, CA 94925</b>	<b>W</b>	<b>Credit Card</b>		<b>X</b>		<b>1,600.00</b>
ACCOUNT NO. <b>MCM</b> <b>Po Box 603 Dept. 12421</b> <b>Oaks, PA 19456</b>		<b>Assignee or other notification for:</b> <b>Bank Of Marin</b>				
ACCOUNT NO. <b>4766</b> <b>Cap One</b> <b>Po Box 85520</b> <b>Richmond, VA 23285</b>	<b>H</b>	<b>Credit Card</b>		<b>X</b>		<b>759.00</b>

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3 continuation sheets attached

Subtotal  
(Total of this page) \$ **12,359.00**

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

\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>9564</b> <b>Ccs/first National Ban</b> <b>500 E 60th St N</b> <b>Sioux Falls, SD 57104</b>	<b>W</b>	<b>Credit Card</b>	<b>X</b>			<b>340.00</b>
ACCOUNT NO. <b>6707</b> <b>Chase</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>	<b>W</b>	<b>Credit Card</b>	<b>X</b>			<b>3,324.00</b>
ACCOUNT NO. <b>Citicorp Bank</b> <b>PO Box 688901</b> <b>Des Moines, IA 50368</b>	<b>H</b>	<b>Credit Card</b>	<b>X</b>			<b>8,000.00</b>
ACCOUNT NO. <b>3063</b> <b>Collection</b> <b>Po Box 9134</b> <b>Needham, MA 02494</b>	<b>H</b>	<b>Open account opened 2009-05</b>	<b>X</b>			<b>112.00</b>
ACCOUNT NO. <b>06 Nationwide Insurance</b> <b>One Nationwide Plaza</b> <b>Columbus, OH 43215</b>		<b>Assignee or other notification for: Collection</b>				
ACCOUNT NO. <b>4348</b> <b>Gemb/dillard</b> <b>Po Box 981471</b> <b>El Paso, TX 79998</b>	<b>W</b>	<b>Credit Card</b>	<b>X</b>			<b>1,072.00</b>
ACCOUNT NO. <b>5319</b> <b>Hsbc Bank</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>	<b>W</b>	<b>Credit Card</b>	<b>X</b>			<b>1,758.00</b>

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **14,606.00**

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

IN RE Aliou, Leman M & Bivens-Leman, Crystal Case No. \_\_\_\_\_  
 Debtor(s) \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6723</b> <b>Jefferson Capital Syst</b> <b>16 Mcleland Rd</b> <b>Saint Cloud, MN 56303</b>	W	Credit Card	X			1,082.00
ACCOUNT NO. <b>Tribute Card</b> <b>PO Box 105555</b> <b>Atlanta, GA 30348-5555</b>				Assignee or other notification for: Jefferson Capital Syst		
ACCOUNT NO. <b>3169</b> <b>Main Street Acquisiton</b> <b>3950 Johns Creek Ct Ste</b> <b>Suwanee, GA 30024</b>	W	Credit Card	X			1,556.00
ACCOUNT NO. <b>Hsbc Bank Nevada Na</b> <b>PO Box 80084</b> <b>Salinas, CA 93912-0084</b>				Assignee or other notification for: Main Street Acquisiton		
ACCOUNT NO. <b>1887</b> <b>Nordstrom Fsb</b> <b>Po Box 6555</b> <b>Englewood, CO 80155</b>	H	Credit Card	X			1,064.00
ACCOUNT NO. <b>3672</b> <b>Optio Solution, LLC</b> <b>6139 State Farm Drive</b> <b>Rohnert Park, GA 94928</b>				Pest Control	X	
ACCOUNT NO. <b>7300</b> <b>Palms Condo Association</b> <b>PO Box 538699</b> <b>Atlanta, GA 30353-8699</b>	J	Management Fee Mystic Dunes Time Share	X			2,000.00

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Sheet no. 2 of 3 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) \$ **5,968.00**

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

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4437</b> <b>Resbromediaz (original Creditor:09</b> <b>8133 Leesburg Pike Ninth Floor</b> <b>Vienna, VA 22182</b>	J	Open account opened 2008-01	X			806.00
ACCOUNT NO. <b>Westerley Homeowners Assoc</b> <b>C/O Legum &amp; Norman Inc. HOA</b> <b>P.O. BOX 65645</b> <b>PHOENIX, AZ 85082-5645</b>				Assignee or other notification for: Resbromediaz (original Creditor:09		
ACCOUNT NO. <b>8601</b> <b>Us Dept Of Education</b> <b>Po Box 5609</b> <b>Greenville, TX 75403</b>	W	Student Loan	X			74,351.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

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

Subtotal  
 (Total of this page) \$ **75,157.00**

(Use only on last page of the completed Schedule F. Report also on  
 the Summary of Schedules, and if applicable, on the Statistical  
 Summary of Certain Liabilities and Related Data.) \$ **108,090.00**

**IN RE Aliou, Leman M & Bivens-Leman, Crystal** Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p><b>Satish Gorrla</b>  <b>46801 Sweet Birch Terrace</b>  <b>Sterling, VA 20164</b></p> <p><b>Lynette Finley</b>  <b>3808 Stonehedge Drive</b>  <b>Little Rock, AR 72204</b></p>	<p><b>1 Year Residential Lease</b>  <b>Expires Dec. 2010</b></p> <p><b>1 Year Residential Lease</b>  <b>Expires April 2011</b></p>

**IN RE Aliou, Leman M & Bivens-Leman, Crystal**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p><b>Anasse Soudi</b>  <b>1438 Woodview Road</b>  <b>Yardley, PA 19067</b></p> <p><b>Crystal Bivens-Leman</b>  <b>23003 Lois Lane</b>  <b>Ashburn, VA 20148</b></p> <p><b>Rosalyn Taylor</b>  <b>605 Hollywood Ave.</b>  <b>Hot Springs, AR 71901</b></p>	<p><b>Aurelle Allegra</b>  <b>8504 Churchill Douns Road</b>  <b>Gaithersburg, MD 20882</b></p> <p><b>Bac Home Loans Servi</b>  <b>450 American St</b>  <b>Simi Valley, CA 93065</b></p> <p><b>Bac Home Loans Servi</b>  <b>450 American St</b>  <b>Simi Valley, CA 93065</b></p> <p><b>Tempus Rsrts/tempus Pa</b>  <b>5422 Carrier Dr Ste 100</b>  <b>Orlando, FL 32819</b></p> <p><b>Toyota Motor Credit</b>  <b>3 Cityplace Dr Ste 790</b>  <b>Creve Coeur, MO 63141</b></p>



IN RE Aliou, Leman M & Bivens-Leman, Crystal Case No. \_\_\_\_\_  
 Debtor(s) (If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>3</b> <b>1</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ <b>10,000.00</b>	\$ <b>10,378.82</b>
8. Income from real property	\$ <b>2,385.00</b>	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) <b>Niece Car Payment</b>	\$ _____	\$ <b>266.00</b>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 12,385.00</b>	<b>\$ 10,644.82</b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 12,385.00</b>	<b>\$ 10,644.82</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 23,029.82</b>	

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 222A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>4,801.00</u>
a. Are real estate taxes included? Yes ___ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes ___ No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>200.00</u>
b. Water and sewer	\$ <u>50.00</u>
c. Telephone	\$ <u>250.00</u>
d. Other <u>HOA</u>	\$ <u>170.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>250.00</u>
4. Food	\$ <u>300.00</u>
5. Clothing	\$ <u>400.00</u>
6. Laundry and dry cleaning	\$ <u>60.00</u>
7. Medical and dental expenses	\$ <u>40.00</u>
8. Transportation (not including car payments)	\$ <u>500.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>278.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>133.34</u>
b. Life	\$ <u>80.00</u>
c. Health	\$ _____
d. Auto	\$ <u>220.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Personal Property Taxes &amp; Tags</u>	\$ <u>122.00</u>
<u>Real Estate Taxes</u>	\$ <u>866.66</u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>1,832.00</u>
b. Other <u>Rental Property - Sweet Birch</u>	\$ <u>1,550.00</u>
<u>Rental Property - Stonehedge</u>	\$ <u>758.00</u>
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>5,250.00</u>
17. Other <u>Child Care</u>	\$ <u>2,200.00</u>
<u>HoA Sweet Birch</u>	\$ <u>85.00</u>

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ 20,396.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

<b>20. STATEMENT OF MONTHLY NET INCOME</b>	
a. Average monthly income from Line 15 of Schedule I	\$ <u>23,029.82</u>
b. Average monthly expenses from Line 18 above	\$ <u>20,396.00</u>
c. Monthly net income (a. minus b.)	\$ <u>2,633.82</u>

IN RE Aliou, Leman M & Bivens-Leman, Crystal Case No. \_\_\_\_\_  
Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 8, 2010 Signature: /s/ Leman M Aliou Debtor  
Leman M Aliou

Date: July 8, 2010 Signature: /s/ Crystal Bivens-Leman (Joint Debtor, if any)  
Crystal Bivens-Leman [If joint case, both spouses must sign.]

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(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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)  
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 the document.

Address

Signature of Bankruptcy Petition Preparer Date

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 provision 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 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.

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

**IN RE:**

Case No. \_\_\_\_\_

**Aliou, Leman M & Bivens-Leman, Crystal**

Chapter **11**

Debtor(s)

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 115,215.68

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 20,378.82

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

- 3. Net Employee Payroll (Other Than Debtor) \$ \_\_\_\_\_
- 4. Payroll Taxes \$ \_\_\_\_\_
- 5. Unemployment Taxes \$ \_\_\_\_\_
- 6. Worker's Compensation \$ \_\_\_\_\_
- 7. Other Taxes \$ 2,333.33
- 8. Inventory Purchases (Including raw materials) \$ \_\_\_\_\_
- 9. Purchase of Feed/Fertilizer/Seed/Spray \$ \_\_\_\_\_
- 10. Rent (Other than debtor's principal residence) \$ 450.00
- 11. Utilities \$ 66.67
- 12. Office Expenses and Supplies \$ 100.00
- 13. Repairs and Maintenance \$ 200.00
- 14. Vehicle Expenses \$ 600.00
- 15. Travel and Entertainment \$ 450.00
- 16. Equipment Rental and Leases \$ \_\_\_\_\_
- 17. Legal/Accounting/Other Professional Fees \$ \_\_\_\_\_
- 18. Insurance \$ \_\_\_\_\_
- 19. Employee Benefits (e.g., pension, medical, etc.) \$ \_\_\_\_\_
- 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): \$ \_\_\_\_\_

21. Other (Specify): \$ 1,050.00  
**Buy-In Partnership 1,050.00**

22. Total Monthly Expenses (Add items 3-21) \$ 5,250.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 15,128.82

United States Bankruptcy Court
Eastern District of Virginia, Alexandria Division

IN RE:

Case No. \_\_\_\_\_

Aliou, Leman M & Bivens-Leman, Crystal

Chapter 11

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None [ ] State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Table with 2 columns: AMOUNT, SOURCE. Rows include 2010 Husband (61,142.87), 2010 Wife (62,272.95), 2009 Husband (34,071.79), 2009 Wife (81,143.89), 2008 Husband (21,791.00), 2008 Wife (64,655.00).

2. Income other than from employment or operation of business

None [x] State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

Complete a. or b., as appropriate, and c.

None  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None  c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Aurell Allegra vs. Leman Aliou et al. Case #0601-0006146-2008</b>	<b>Civil Suit</b>	<b>District Court of Maryland</b>	<b>Judgement</b>
<b>Westerly Homeowner Assoc. v. Leman Aliou</b>	<b>Warrant in Debt</b>	<b>Loudoun County Gen. Dist. Ct.</b>	<b>Judgement</b>
<b>Westerly Homeowner Assoc. v. Leman Aliou</b>	<b>garnishment</b>	<b>Loudoun County Gen. Dist. Ct.</b>	<b>funds garnished Nov. 2009</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Chase Financial 3415 Vision Drive Columbus, OH 43219</b>	<b>5/2009</b>	<b>Single Family Home 21240 Bullrush Place Sterling, VA 20164 \$475,000</b>

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Lilly Law Group PC</b> <b>10195 Main Street, Suite I</b> <b>Fairfax, VA 22031-3415</b>		<b>11,039.00</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

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

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Satish Gorrla</b> <b>46801 Sweet Birch Terrace</b> <b>Sterling, VA 20164</b>	<b>Security Deposit for Rental Property</b> <b>\$1,700</b>	
<b>Lynette Finley</b> <b>3808 Stonehedge Drive</b> <b>Little Rock, AR 72204</b>	<b>Security Deposit for Rental Property</b> <b>\$658.00</b>	

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**15. Prior address of debtor**

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

---

**16. Spouses and Former Spouses**

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

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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**18. Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **July 8, 2010** Signature /s/ **Leman M Aliou**  
of Debtor **Leman M Aliou**

Date: **July 8, 2010** Signature /s/ **Crystal Bivens-Leman**  
of Joint Debtor **Crystal Bivens-Leman**  
(if any)

0 continuation pages attached

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

**United States Bankruptcy Court  
Eastern District of Virginia, Alexandria Division**

**IN RE:**

Case No. \_\_\_\_\_

**Aliou, Leman M & Bivens-Leman, Crystal**

Chapter **11**

Debtor(s)

**COVER SHEET FOR LIST OF CREDITORS**

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette or by a typed hard copy in scannable format, with Request for Waiver attached, is true, correct, and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a)  computer diskette listing a total of 47 creditors; or
- (b)  scannable hard copy, with Request for Waiver attached, consisting of \_\_\_\_\_ number of pages listing a total of \_\_\_\_\_ creditors

/s/ Leman M Aliou

Debtor

/s/ Crystal Bivens-Leman

Joint Debtor

Date: July 8, 2010

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

06 Nationwide Insurance  
One Nationwide Plaza  
Columbus, OH 43215

Anasse Soudi  
1438 Woodview Road  
Yardley, PA 19067

Asc  
P.o. B 10328  
Des Moines, IA 50306

Aurette Allegra  
8504 Churchill Douns Road  
Gaithersburg, MD 20882

Aurora Loan Services I  
10350 Park Meadows Dr St  
Littleton, CO 80124

Bac Home Loans Servici  
450 American St  
Simi Valley, CA 93065

Bank Of America  
P.O. Box 5170  
Simi Valley, CA 93062-5170

Bank Of Marin  
50 Madena Blvd.  
Corte Madena, CA 94925

Cap One  
Po Box 85520  
Richmond, VA 23285

Ccs/first National Ban  
500 E 60th St N  
Sioux Falls, SD 57104

Charter One Bank  
PO Box 42002  
Providence, RI 02940-2002

Chase  
Po Box 15298  
Wilmington, DE 19850

Chase  
PO Box 15548  
Wilmington, DE 19886-5548

Chevy Chase Bank  
7501 Wisconsin Ave  
Bethesda, MD 20814

Chevy Chase Bank  
PO Box 740724  
Cincinnati, OH 45274-0724

Citicorp Bank  
PO Box 688901  
Des Moines, IA 50368

Citifinancial Retail S  
Po Box 499  
Hanover, MD 21076

Collection  
Po Box 9134  
Needham, MA 02494

Crystal Bivens-Leman  
23003 Lois Lane  
Ashburn, VA 20148

Dillard's  
PO Box 103101  
Roswell, GA 30076

Direct Loans  
PO Box 530260  
Atlanta, GA 30353-0260

Gemb/dillard  
Po Box 981471  
El Paso, TX 79998

Healthcare Systems Fcu  
3300 Gallows Rd  
Falls Church, VA 22042

HSBC  
PO Box 5204  
Carol Stream, IL 60197

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Hsbc Bank Nevada Na  
PO Box 80084  
Salinas, CA 93912-0084

Jefferson Capital Syst  
16 Mclelland Rd  
Saint Cloud, MN 56303

Lynette Finley  
3808 Stonehedge Drive  
Little Rock, AR 72204

Main Street Acquisiton  
3950 Johns Creek Ct Ste  
Suwanee, GA 30024

MCM  
Po Box 603 Dept. 12421  
Oaks, PA 19456

Nordstrom  
PO Box 79134  
Phoenix, AZ 85062-9134

Nordstrom Fsb  
Po Box 6555  
Englewood, CO 80155

Optio Solution, LLC  
6139 State Farm Drive  
Rohnert Park, GA 94928

Palms Condo Association  
PO Box 538699  
Atlanta, GA 30353-8699

RAB, Inc.  
PO Box 34111  
Memphis, TN 38184-0111

Resbromediaz (original Creditor:09  
8133 Leesburg Pike Ninth Floor  
Vienna, VA 22182

Rosalyn Taylor  
605 Hollywood Ave.  
Hot Springs, AR 71901

Satish Gorrla  
46801 Sweet Birch Terrace  
Sterling, VA 20164

Tempus Financial Services  
PO Box 538683  
Atlanta, GA 30353-8683

Tempus Rsrts/tempus Pa  
5422 Carrier Dr Ste 100  
Orlando, FL 32819

Toyota Financial Services  
PO Box 650686  
Dallas, TX 75265-0686

Toyota Motor Credit  
3 Cityplace Dr Ste 790  
Creve Coeur, MO 63141

Tribute Card  
PO Box 105555  
Atlanta, GA 30348-5555

U.S Trustee  
115 S. Union Street  
Alexandria, VA 22314

Universal Assurors Agency  
11420 Blondo Street, Suite 103  
Omaha, NE 68164-3858

Us Dept Of Education  
Po Box 5609  
Greenville, TX 75403

Westerley Homeowners Assoc  
C/O Legum & Norman Inc. HOA  
P.O. BOX 65645  
PHOENIX, AZ 85082-5645