

United States Bankruptcy Court Eastern District of Virginia

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Telfer, John Patrick

Name of Joint Debtor (Spouse) (Last, First, Middle): Telfer, Marcy Lynn

All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2369

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5870

Street Address of Debtor (No. and Street, City, and State): 728 Sandwillow Drive Chesapeake, VA ZIP Code 23320

Street Address of Joint Debtor (No. and Street, City, and State): 728 Sandwillow Drive Chesapeake, VA ZIP Code 23320

County of Residence or of the Principal Place of Business: Chesapeake

County of Residence or of the Principal Place of Business: Chesapeake

Mailing Address of Debtor (if different from street address): ZIP Code

Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box) 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." Debts are primarily business debts.

Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Estimated Assets Estimated Liabilities

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Telfer, John Patrick Telfer, Marcy Lynn
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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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 and 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 that obtained judgment)

(Address of landlord)

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):
Telfer, John Patrick
Telfer, Marcy Lynn

Signatures

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

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

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

X /s/ John Patrick Telfer
Signature of Debtor **John Patrick Telfer**

X /s/ Marcy Lynn Telfer
Signature of Joint Debtor **Marcy Lynn Telfer**

Telephone Number (If not represented by attorney)

June 18, 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.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

X /s/ Karen M. Crowley VSB
Signature of Attorney for Debtor(s)

Karen M. Crowley VSB #35881
Printed Name of Attorney for Debtor(s)

Crowley, Liberatore & Ryan, PC
Firm Name

1435 Crossways Blvd
Suite 300
Chesapeake, VA 23320-2896

Address

(757) 333-4500 Fax: (757) 333-4501
Telephone Number

June 18, 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 Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

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

Address

X _____

_____ Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

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

In re John Patrick Telfer
Marcy Lynn Telfer

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

Date: June 18, 2010

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

In re John Patrick Telfer
Marcy Lynn Telfer

Debtor(s)

Case No. _____

Chapter 11

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

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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.*

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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.]*

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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/ Marcy Lynn Telfer
Marcy Lynn Telfer

Date: June 18, 2010

United States Bankruptcy Court
Eastern District of Virginia

In re **John Patrick Telfer**
Marcy Lynn Telfer

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
ADT Security Services, Inc. P.O. Box 371967 Pittsburgh, PA 15250-7967	ADT Security Services, Inc. P.O. Box 371967 Pittsburgh, PA 15250-7967	Security service Business debt		1,443.14
Bank of America PO Box 5170 Simi Valley, CA 93062-5170	Bank of America PO Box 5170 Simi Valley, CA 93062-5170	Residence: 728 Sandwillow Drive, Chesapeake, VA 23320 PIN# 0378002000900 Valued per Bank of America CMA		38,896.00 (314,705.00 secured) (339,594.00 senior lien)
BB&T Branch Banking & Trust P. O. Box 819 Wilson, NC 27894	BB&T Branch Banking & Trust P. O. Box 819 Wilson, NC 27894	Overdrawn bank account - transferred to collections		850.00
BB&T Financial P.O. Box 580340 Charlotte, NC 28258-0340	BB&T Financial P.O. Box 580340 Charlotte, NC 28258-0340	Credit Card Business debt		6,255.53
Choice Visa P.O. Box 183051 Columbus, OH 43218-3051	Choice Visa P.O. Box 183051 Columbus, OH 43218-3051	Credit Card		22,000.00
Dominion Power P.O. Box 26543 Richmond, VA 26543	Dominion Power P.O. Box 26543 Richmond, VA 26543	Utility Bill Business debt		1,036.90
Dominion Power P.O. Box 26543 Richmond, VA 23290-0001	Dominion Power P.O. Box 26543 Richmond, VA 23290-0001	Utility Bill Business debt		827.20
Frank & Kathee Garbiel 2231 Parrotts Pointe Road Greensboro, GA 30642	Frank & Kathee Garbiel 2231 Parrotts Pointe Road Greensboro, GA 30642	Promissory Note Business Debt / Personal Guarantee		73,500.00

In re **John Patrick Telfer**
Marcy Lynn Telfer

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Fulton Bank P.O. Box 69 East Petersburg, PA 17520	Fulton Bank P.O. Box 69 East Petersburg, PA 17520	Residence: 728 Sandwillow Drive, Chesapeake, VA 23320, PIN# 0378002000900 - Valued per BoA CMA Business Construction Loan - Secured by fixtures/equi		302,034.55 (314,705.00 secured) (378,490.00 senior lien)
Fulton Bank P.O. Box 69 East Petersburg, PA 17520	Fulton Bank P.O. Box 69 East Petersburg, PA 17520	Business LOC acct. - Secured by fixtures/equipment in the restaurant & other		35,522.34 (0.00 secured)
GMAC Mortgage 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704-0780	GMAC Mortgage 3451 Hammond Avenue P.O. Box 780 Waterloo, IA 50704-0780	Deficiency on residence		339,594.00 (314,705.00 secured)
Great Neck Village Associates 281 Independence Blvd. 5th Floor Virginia Beach, VA 23462	Great Neck Village Associates 281 Independence Blvd. 5th Floor Virginia Beach, VA 23462	Lawsuit Business Debt / Personal Guarantee Judgement re Promissory Note to S.L. Nusbaum.	Disputed	9,321.85
Hampton Roads Utility Billing Service P.O. Box 1651 Norfolk, VA 23501-1651	Hampton Roads Utility Billing Service P.O. Box 1651 Norfolk, VA 23501-1651	Utility Bill		730.07
Micros Systems, Inc. 7031 Columbus Gateway Drive Columbia, MD 21046-2289	Micros Systems, Inc. 7031 Columbus Gateway Drive Columbia, MD 21046-2289	POS system maintenance fee Business debt		250.00
Portfolio Weekly P.O. Box 1348 Norfolk, VA 23501	Portfolio Weekly P.O. Box 1348 Norfolk, VA 23501	Lawsuit - Advertsing Business expense		1,025.00
Professional Printing Center 817 Yupo Court Chesapeake, VA 23320	Professional Printing Center 817 Yupo Court Chesapeake, VA 23320	Printing services Business debt		261.45
S.L. Nusbaum Realty Co. Great Neck Village P.O. Box 3580 Norfolk, VA 23514	S.L. Nusbaum Realty Co. Great Neck Village P.O. Box 3580 Norfolk, VA 23514	Total rent due under balance of lease	Disputed	340,000.00

In re **John Patrick Telfer**
Marcy Lynn Telfer

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Supermedia LLC c/o Pinnacle Financial Group Dept. 675 PO Box 4115 Concord, CA 94524	Supermedia LLC c/o Pinnacle Financial Group Dept. 675 Concord, CA 94524	Business Debt		568.91
Virginia Department of Taxation P.O. Box 5685 Virginia Beach, VA 23471	Virginia Department of Taxation P.O. Box 5685 Virginia Beach, VA 23471	Tax Lien - Unpaid State Sales tax Business debt		17,425.42
Vistagraphics/Hampton Roads Magazine 1264 Perimeter Parkway Virginia Beach, VA 23454	Vistagraphics/Hampton Roads Magazine 1264 Perimeter Parkway Virginia Beach, VA 23454	Lawsuit - Advertising Business debt		12,000.00

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

We, **John Patrick Telfer** and **Marcy Lynn Telfer**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **June 18, 2010**Signature **/s/ John Patrick Telfer**
John Patrick Telfer
DebtorDate **June 18, 2010**Signature **/s/ Marcy Lynn Telfer**
Marcy Lynn Telfer
Joint Debtor

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

ADT Security Services, Inc.
P.O. Box 371967
Pittsburgh, PA 15250-7967

Bank of America
PO Box 5170
Simi Valley, CA 93062-5170

BB&T
Branch Banking & Trust
P. O. Box 819
Wilson, NC 27894

BB&T Financial
P.O. Box 580340
Charlotte, NC 28258-0340

Choice Visa
P.O. Box 183051
Columbus, OH 43218-3051

Dish Network
PO Box 105169
Atlanta, GA 30348-5169

Dominion Power
P.O. Box 26543
Richmond, VA 23290-0001

Dominion Power
P.O. Box 26543
Richmond, VA 26543

Ford Motor Company
PO Box 94380
Palatine, IL 60094-4380

Frank & Kathee Garbiel
2231 Parrotts Pointe Road
Greensboro, GA 30642

Fulton Bank
P.O. Box 69
East Petersburg, PA 17520

Glasser & Glasser PLC
PO Box 3400
Norfolk, VA 23514

GMAC Mortgage
3451 Hammond Avenue
P.O. Box 780
Waterloo, IA 50704-0780

Great Neck Village Associates
281 Independence Blvd.
5th Floor
Virginia Beach, VA 23462

Greenbrier Christian Academy
311 Kempsville Rd
Chesapeake, VA 23320

Hampton Roads Utility Billing Service
P.O. Box 1651
Norfolk, VA 23501-1651

Internal Revenue Service
P. O. Box 21126
Philadelphia, PA 19114-0326

Micros Systems, Inc.
7031 Columbus Gateway Drive
Columbia, MD 21046-2289

Monarch Recovery Management Inc.
formerly Academy Collection Svc. Inc.
10965 Decatur Road
Philadelphia, PA 19154

Open Table, Inc.
P.O. Box 49322
San Jose, CA 95161-9322

Portfolio Weekly
P.O. Box 1348
Norfolk, VA 23501

Professional Printing Center
817 Yupo Court
Chesapeake, VA 23320

S.L. Nusbaum Realty Co.
Great Neck Village
P.O. Box 3580
Norfolk, VA 23514

SL Nusbaum Realty Co.
Escrow Agent for Great Neck Village
PO Box 3580
Norfolk, VA 23514

Stonbridge School
PO Box 9247
Chesapeake, VA 23321

Supermedia LLC
c/o Pinnacle Financial Group
Dept. 675
PO Box 4115
Concord, CA 94524

Verizon
PO Box 660720
Dallas, TX 75266-0720

Virginia Department of Taxation
P.O. Box 5685
Virginia Beach, VA 23471

Vistagraphics/Hampton Roads Magazine
1264 Perimeter Parkway
Virginia Beach, VA 23454

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

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

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

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

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

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

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

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

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

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

CLERK OF COURT

ACKNOWLEDGMENT

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

Dated: June 18, 2010

/s/ John Patrick Telfer
Debtor

/s/ Marcy Lynn Telfer
Joint Debtor (if any)