B1 (Official Form 1)(4/10)											
	United S Eas	States I tern Dis							Volun	tary l	Petition
Name of Debtor (if individual, enter Last, First, Middle):  King, Diane R.				Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 yea ):	rs		
Last four digits of Soc. Sec. or Ind (if more than one, state all)	ividual-Taxpa	yer I.D. (IT	IN) No./Co	omplete EI	N Last fo	our digits of than one, state	f Soc. Sec. or	r Individual-	Гахрауег I.D. (I	TIN) No.	/Complete EIN
Street Address of Debtor (No. and 1141 E. Bay Shore Drive Virginia Beach, VA	Street, City, a	nd State):		ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and S	tate):	ZIP Code
			2	3451		6 D . 1	C .1	D' ' 1 DI	CD.		
County of Residence or of the Prin Virginia Beach Cit	-							•	ace of Business:		
Mailing Address of Debtor (if diffe	erent from stre	et address):	:		Mailin	g Address	of Joint Debt	tor (if differe	nt from street ad	ldress):	
			_	ZIP Code						_	ZIP Code
Location of Principal Assets of Bu (if different from street address abo					<b>.</b>					[	
Type of Debtor			Nature of	Business					otcy Code Unde led (Check one		l
(Check one box)  ■ Individual (includes Joint Debt See Exhibit D on page 2 of this  □ Corporation (includes LLC and □ Partnership  □ Other (If debtor is not one of the a check this box and state type of enterties)	s form. I LLP) above entities,	(Check one box)  Health Care Business Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable)				er 9 er 11 er 12 er 13 are primarily co	of Construction Check Onsumer debts,	hapter 15 Petitic a Foreign Main hapter 15 Petitic a Foreign Nonr e of Debts c one box)	n Proceed on for Rec main Proc  Debts a	ing cognition ceeding re primarily	
		under	Title 26 of	xempt orga the United al Revenue	States	"incurr	I in 11 U.S.C. § ed by an indivi nal, family, or	idual primarily		busines	s debts.
	check one box	)		Check o		box: Chapter 11 Debtors or is a small business debtor as defined in 11 U.S.C. § 101(51D).					
☐ 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			ebtor is not f: ebtor's aggr e less than S Il applicable plan is beir	egate nonco 52,343,300 (as boxes: ag filed with	ness debtor as on ntingent liquida amount subject this petition.	defined in 11 t ated debts (exc t to adjustment	J.S.C. § 101(51D) cluding debts owed on 4/01/13 and e	d to insider	years thereafter).		
attach signed application for the court's consideration. See Official Form 3B.  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.					SE ONLY						
Estimated Number of Creditors	200-	1,000-	5,001-	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	to \$1 t	o \$10 to	\$10,000,001 o \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	to \$1 t	o \$10 to	610,000,001 o \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition King, Diane R. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (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 (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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. П 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)).

B1 (Official Form 1)(4/10) Page 3

### **Voluntary Petition**

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

## 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/ Diane R. King

Signature of Debtor Diane R. King

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 1, 2010

Date

#### Signature of Attorney\*

#### X /s/ John M. Ryan VSB

Signature of Attorney for Debtor(s)

#### John M. Ryan VSB #37796

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

## November 1, 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 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

Name of Debtor(s):

King, Diane R.

#### Signatures

#### 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 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 bankrutpcy 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.)

 $\mathbf{X}$ 

Date

Address

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.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Eastern District of Virginia

In re	Diane R. King	Case No.		
		Debtor(s)	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.

<b>4</b> .	. I am not require	ed to receive a cred	it counseling	briefing b	because of	f: [Check the	e applicable
statement.]	[Must be accom	panied by a motion	for determin	nation by t	he court.	1	

☐ 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/ Diane R. King

Diane R. King

Date: November 1, 2010

**B4** (Official Form 4) (12/07)

## United States Bankruptcy Court Eastern District of Virginia

In re	Diane R. King		Case No.	
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Capital One 6151 Chevy Chase Drive Laurel, MD 20707-2918	Capital One 6151 Chevy Chase Drive Laurel, MD 20707-2918	1141 E. Bay Shore Drive Virginia Beach, VA 23451 PIN: 24185735830000 Legal Description: Link Bay Corp Site A Resub of Lots 28 29 Collateral Va		653,289.00 (650,000.00 secured)
CitiFinancial 550C Oyster Point Road Newport News, VA 23602	CitiFinancial 550C Oyster Point Road Newport News, VA 23602	Personal Line of Credit		Unknown
City of Virginia Beach City Treasurer 2401 Courthouse Drive Municipal Center, Bldg. 1 Virginia Beach, VA 23456	City of Virginia Beach City Treasurer 2401 Courthouse Drive Virginia Beach, VA 23456	Real Estate Taxes on 920 Bay Colony Drive, N Link Park W 85 FT oF Lot 184		28,433.59
Pay Pal Plus PO Box 981064 El Paso, TX 79998-1064	Pay Pal Plus PO Box 981064 El Paso, TX 79998-1064	Credit Card		700.00
SST Card Service PO Box 23060 Columbus, GA 31902-3060	SST Card Service PO Box 23060 Columbus, GA 31902-3060	Credit Card		Unknown
Wells Fargo Card Services P.O. Box 6412 Carol Stream, IL 60197-6412	Wells Fargo Card Services P.O. Box 6412 Carol Stream, IL 60197-6412	Business Line of Credit		51,408.69

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Diane R. King	Case No.	
	Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(2)	(3)	(4)	(5)
Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor  Nature of claim (trade debt, bank loan, government contract,	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted  Nature of claim (trade debt, bank loan, government contract, unliquidated, disputed, or subject

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

I, **Diane R. King**, the debtor in this case, 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	November 1, 2010	Signature	/s/ Diane R. King
		_	Diane R. King
			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.

Access National 1800 Robert Fulton Drive Reston, VA 20191

Bank of America National Banking Association 100 North Tryon Street Charlotte, NC 28255

Capital One 6151 Chevy Chase Drive Laurel, MD 20707-2918

Chase PO BOX 9001123 Louisville, KY 40290-1123

CitiFinancial 550C Oyster Point Road Newport News, VA 23602

City of Virginia Beach City Treasurer 2401 Courthouse Drive Municipal Center, Bldg. 1 Virginia Beach, VA 23456

Commonwealth Asset Services, LLC 281 Independence Blvd Pembroke 1 Building, Fifth Floor Virginia Beach, VA 23462

Commonwealth of Virginia Department of Taxation PO Box 1777 Richmond, VA 23218-1777

Discover PO Box 15251 Wilmington, DE 19886-5251

Financial Assistance, Inc. PO Box 7148
Bellevue, WA 98008-1148

HFC PO Box 3425 Buffalo, NY 14240-9733

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

Jon M. Ahern, Esq. Sykes, Bourdon, Ahern & Levy PC 281 Independence Boulevard Pembroke 1, Building, Fifth Floor Virginia Beach, VA 23462

Navy Federal Credit Union PO Box 3300 Merrifield, VA 22119-3300

Pay Pal Plus PO Box 981064 El Paso, TX 79998-1064

SST Card Service PO Box 23060 Columbus, GA 31902-3060

Wells Fargo Card Services P.O. Box 6412 Carol Stream, IL 60197-6412