

B1 (Official Form 1)(12/11)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Hotels USA of Virginia, Inc.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
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) <b>26-1323140</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>1809 West Mercury Blvd Hampton, VA</b> ZIP Code <b>23666</b>	Street Address of Joint Debtor (No. and Street, City, and State):  ZIP Code
County of Residence or of the Principal Place of Business: <b>Hampton City</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>6323 Ritchie Highway Glen Burnie, MD</b> ZIP Code <b>21061</b>	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):	

<b>Type of Debtor</b> (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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 checked="" type="checkbox"/> Other	<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>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<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>Nature of Debts</b> (Check one box) <input 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 checked="" 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> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <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	
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Hotels USA of Virginia, Inc.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</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> <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;"><b>Exhibit B</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><b>X</b> _____ 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):

**Hotels USA of Virginia, Inc.**

**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** \_\_\_\_\_  
Signature of Debtor

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
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 & Brogan, PC  
Firm Name

Town Point Center, Suite 300  
150 Boush Street  
Norfolk, VA 23510

\_\_\_\_\_  
Address

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

December 17, 2012  
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** /s/ Dipen Patel  
Signature of Authorized Individual

Dipen Patel  
Printed Name of Authorized Individual

Vice President  
Title of Authorized Individual

December 17, 2012  
Date

B4 (Official Form 4) (12/07)

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

In re Hotels USA of Virginia, Inc.

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>
AAA 1000 AAA Drive Heathrow, FL 32746	AAA 1000 AAA Drive Heathrow, FL 32746	Advertisement	Disputed	5,430.67
Ameris Bank - Attn: Brad Hendry 1201 West Peachtree Street Suite 3150 Atlanta, GA 30309	Ameris Bank - Attn: Brad Hendry 1201 West Peachtree Street Suite 3150 Atlanta, GA 30309	Real property located at 1809 W. Mercury Boulevard, Hampton, VA 23666		5,891,580.44  (3,400,000.00 secured)
Choice Hotels International 10750 Columbia Pike Silver Spring, MD 20901	Choice Hotels International 10750 Columbia Pike Silver Spring, MD 20901			8,791.70
City of Hampton P. O. Box 636 Hampton, VA 23669	City of Hampton P. O. Box 636 Hampton, VA 23669	Lodging Tax		7,226.33
Cox Communication PO Box 183124 Columbus, OH 43218	Cox Communication PO Box 183124 Columbus, OH 43218	Telephone and internet		3,273.39
Dell Financial Services PO Box 6547 Carol Stream, IL 60197	Dell Financial Services PO Box 6547 Carol Stream, IL 60197	Lease of computers		2,098.20
Dell Financial Services PO Box 6547 Carol Stream, IL 60197-6547	Dell Financial Services PO Box 6547 Carol Stream, IL 60197-6547	Computer and software lease		12,561.12
Guard Insurance Group 16 South River Street PO Box A-H Wilkes Barre, PA 18703-0020	Guard Insurance Group 16 South River Street PO Box A-H Wilkes Barre, PA 18703-0020	Insurance		4,105.93
IPFS Corporation PO Box 419090 Kansas City, MO 64105	IPFS Corporation PO Box 419090 Kansas City, MO 64105	Insurance		13,273.89
MC Sign Company 334 Industrial Park Bluefield, VA 24605	MC Sign Company 334 Industrial Park Bluefield, VA 24605	Remaining balance due on contract	Contingent	23,373.00
Newport News Waterworks P.O. Box 979 Newport News, VA 23607-0979	Newport News Waterworks P.O. Box 979 Newport News, VA 23607-0979	Utilities		2,223.67

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

In re Hotels USA of Virginia, Inc.

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>
ThyssenKrupp Elevator P.O. Box 933007 Atlanta, GA 31193-3007	ThyssenKrupp Elevator P.O. Box 933007 Atlanta, GA 31193-3007	Elevator service		3,815.58
Tower Insurance Co of NY PO Box 905930 Richmond, VA 23290-5930	Tower Insurance Co of NY PO Box 905930 Richmond, VA 23290-5930	Insurance		3,196.90
Virginia Department of Taxation PO Box 1777 Richmond, VA 23218-1777	Virginia Department of Taxation PO Box 1777 Richmond, VA 23218-1777	Sales and use tax		4,483.96
Wesco Insurance 5800 Lombardo Center Independence, OH 44131	Wesco Insurance 5800 Lombardo Center Independence, OH 44131	Insurance	Disputed	2,748.00

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

I, the Vice President of the corporation named as 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 December 17, 2012

Signature /s/ Dipen Patel  
**Dipen Patel**  
**Vice President**

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

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

In re Hotels USA of Virginia, Inc.  
Debtor

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

Chapter 11

**LIST OF EQUITY SECURITY HOLDERS**

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
<b>Dipen Patel</b> <b>1209 E. Randolph Road</b> <b>Silver Spring, MD 20904</b>	<b>Common</b>	<b>21%</b>	
<b>Farhat U. Cheema</b> <b>10 Redbud Court</b> <b>Potomac, MD 20854</b>	<b>Common</b>	<b>79%</b>	

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

I, the Vice President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date December 17, 2012

Signature /s/ Dipen Patel  
**Dipen Patel**  
**Vice President**

*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.

AAA  
1000 AAA Drive  
Heathrow, FL 32746

Allied Waste  
P.O. Box 9001099  
Louisville, KY 40290-1099

Ameris Bank - Attn: Brad Hendry  
1201 West Peachtree Street  
Suite 3150  
Atlanta, GA 30309

Best Western International, Inc.  
Attn: Dorian LeFre'  
6201 North 24th Parkway  
Phoenix, AZ 85016

Choice Hotels International  
10750 Columbia Pike  
Silver Spring, MD 20901

City of Hampton  
P. O. Box 636  
Hampton, VA 23669

City of Hampton, Treasurer  
22 Lincoln Street  
Hampton, VA 23669

Cox Communication  
PO Box 183124  
Columbus, OH 43218

Cox Communications  
PO Box 183124  
Columbus, OH 43218-3124

Dell Financial Services  
PO Box 6547  
Carol Stream, IL 60197

Dell Financial Services  
PO Box 6547  
Carol Stream, IL 60197-6547

Dipen and Sunita Patel  
1209 E. Randolph Road  
Silver Spring, MD 20904

Dipen Patel  
1209 E Randolph Road  
Silver Spring, MD 20904

Farhat U. Cheema  
10 Redbud Court  
Potomac, MD 20854

Guard Insurance Group  
16 South River Street  
PO Box A-H  
Wilkes Barre, PA 18703-0020

IATSE Local #264  
1929 Coliseum Drive, Suite H  
Hampton, VA 23666

IPFS Corporation  
PO Box 419090  
Kansas City, MO 64105

IRS Insolvency Unit  
400 North 8th Street  
Box 76-Room 898  
Richmond, VA 23219

Marcellus William d/b/a State Farm Ins.  
1929 Coliseum Drive, Suite G  
Hampton, VA 23666

MC Sign Company  
334 Industrial Park  
Bluefield, VA 24605

Michelle Swann, Esq.  
Schneider & Onofry, P.C.  
3101 N. Central Avenue,  
Suite 600  
Phoenix, AZ 85012



Newport News Waterworks  
P.O. Box 979  
Newport News, VA 23607-0979

Shear Ego Hair Salon  
1929 Coliseum Drive, Suite J  
Hampton, VA 23666

Surya and Venkataratna Ayala  
11477 Columbia Pike  
Apt C10  
Silver Spring, MD 20904

Tahira Farhat  
10 Redbud Court  
Potomac, MD 20854

ThyssenKrupp Elevator  
P.O. Box 933007  
Atlanta, GA 31193-3007

Tower Insurance Co of NY  
PO Box 905930  
Richmond, VA 23290-5930

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

Wesco Insurance  
5800 Lombardo Center  
Independence, OH 44131

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

In re Hotels USA of Virginia, Inc.

Debtor(s)

Case No.  
Chapter

11

**CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)**

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for Hotels USA of Virginia, Inc. in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

None [*Check if applicable*]

December 17, 2012

Date

/s/ Karen M. Crowley VSB

**Karen M. Crowley VSB #35881**

Signature of Attorney or Litigant  
Counsel for Hotels USA of Virginia, Inc.

**Crowley, Liberatore, Ryan & Brogan, PC**

**Town Point Center, Suite 300**

**150 Boush Street**

**Norfolk, VA 23510**

**(757) 333-4500 Fax:(757) 333-4501**