

B1 (Official Form 1)(04/13)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Rai Stiff, Ltd.</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)/Complete EIN (if more than one, state all) <b>46-0909523</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>1124 Princess Anne Road Virginia Beach, VA</b> ZIP Code <b>23457</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>Virginia Beach City</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>PO Box 7024 Virginia Beach, VA</b> ZIP Code <b>23457</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 \$2,490,925 (amount subject to adjustment on 4/01/16 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 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
<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>		Name of Debtor(s): <b>Rai Stiff, Ltd.</b>	
<i>(This page must be completed and filed in every case)</i>			
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b>	
(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.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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).	
		<b>X</b> _____ Signature of Attorney for Debtor(s) (Date)	
<b>Exhibit C</b>			
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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b>			
(Check any applicable box)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>			
(Check all applicable boxes)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> Debtor has included with 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.			
<input type="checkbox"/> 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):

**Rai Stiff, Ltd.**

**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/ Ann B. Brogan  
Signature of Attorney for Debtor(s)

Ann B. Brogan VSB #25567  
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

August 15, 2013  
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/ Raietta M Johnson  
Signature of Authorized Individual

Raietta M Johnson  
Printed Name of Authorized Individual

Director  
Title of Authorized Individual

August 15, 2013  
Date

CONSENT IN WRITING OF THE SOLE  
DIRECTOR OF RAI STIFF, LTD

The undersigned, being the sole officer, director and shareholder ("Sole Director") of Rai Stiff, Ltd. (the "Company"):

WHEREAS, it is in the best judgment of the Sole Director, based upon the most current financial and other information in her possession, to file a Chapter 11 bankruptcy petition for the Company; and

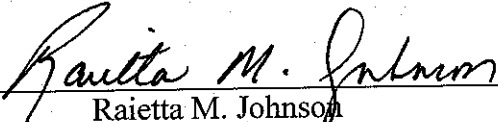
WHEREAS, the Sole Director, in the exercise of her business judgment, desires to employ Crowley, Liberatore, Ryan & Brogan, P.C. to file a Chapter 11 bankruptcy petition, in the Eastern District of Virginia, Norfolk Division, for the Company;

NOW, THEREFORE, BE IT

RESOLVED, the Chapter 11 petition by Crowley, Liberatore, Ryan & Brogan, P.C. is approved to be filed with the United States Bankruptcy Court for the Eastern District of Virginia, Norfolk Division, and;

RESOLVED, the Company is authorized to utilize the services of Crowley, Liberatore, Ryan & Brogan, P.C. to prosecute the Chapter 11 and to prepare the necessary paperwork for the completion of the Chapter 11.

The undersigned, being the Sole Director of the Company, adopts the foregoing resolutions in lieu of a formal meeting effective immediately.

  
Raietta M. Johnson

Date signed: Aug. 15, 2013

B4 (Official Form 4) (12/07)

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

In re Rai Stiff, Ltd.

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>
<b>Southern Bank and Trust Company 403 Boush Street Norfolk, VA 23510</b>	<b>Southern Bank and Trust Company 403 Boush Street Norfolk, VA 23510</b>	<b>1. 1541-A Palmyra Street, Norfolk, VA 2. 1541-B Palmyra Street, Norfolk, VA Duplex - 20 &amp; 21 Blk 60 Coleman Aveune 2010 Appraised Value</b>		<b>158,152.00  (135,000.00 secured)</b>
<b>Tiger Fuel 200 Carrolton Road Charlottesville, VA 22902</b>	<b>Tiger Fuel 200 Carrolton Road Charlottesville, VA 22902</b>	<b>Judgment Lien Docketed in the City of Charlottesville Circuit Court on January 27, 2011. Prinicpal Amount-\$103,985.23 plus \$2,500.00 attorney's fees</b>		<b>106,952.23  (24,290.00 secured)</b>

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

In re Rai Stiff, Ltd.  
Debtor(s)

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

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

(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>

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

I, the Director 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 August 15, 2013

Signature /s/ Raietta M Johnson  
**Raietta M Johnson**  
**Director**

*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.

Arnita Lundy  
1545 Kennon Ave Apt A  
Norfolk, VA 23502

Carolyn Samuel  
37 Thomas Nelson Drive  
Hampton, VA 23666

Charlina Spruill  
548 Ash Lawn Drive #6  
Norfolk, VA 23505

City of Hampton Treasurer  
1 Franklin St.  
Hampton, VA 23669

City of Norfolk  
PO Box 3215  
Norfolk, VA 23514

City of Norfolk, Treasurer  
Thomas W. Moss, Jr. City Treasurer  
PO Box 3215  
Norfolk, VA 23514-3215

Commonwealth of Virginia  
PO Box 2369  
Richmond, VA 23218-2369

Diane Robinson  
548 Ash Lawn Drive #1  
Norfolk, VA 23505

Dominion Virginia Power  
PO Box 26543  
Richmond, VA 23290-0001

FDIC as Receiver for  
Bank of the Commonwealth  
1601 Bryan St.  
Attn: Claims Agent  
Dallas, TX 75201

Gilbert Harris  
548 Ash Lawn Drive #4  
Norfolk, VA 23505

HRUBS  
PO Box 71092  
Charlotte, NC 28272-1092

Internal Revenue Service  
P. O. Box 7346  
Philadelphia, PA 19101-7346

Jeff & Katherine Hodges  
3827 South Cape Henry Ave Apt A  
Norfolk, VA 23502

Joetta Mosses  
3905 South Cape Henry Ave Apt B  
Norfolk, VA 23502

John Bazemore  
1531 Kennon Ave Apt A  
Norfolk, VA 23502

John T. Atkinson, Treasurer  
City of Virginia Beach  
2401 Courthouse Drive  
Virginia Beach, VA 23456-9018

Kyell Riddick  
548 Ashlawn Drive #2  
Norfolk, VA 23505

Lisa Foster  
603 Red Kirk Lane  
Virginia Beach, VA 23462

Neal Walters  
Scott Kroner PLC  
418 East Water Street  
PO Box 2737  
Charlottesville, VA 22902



Rebecca C. Hryvniak  
Scott Kroner PLC  
418 East Water Street  
PO Box 2737  
Charlottesville, VA 22902

Rhonda Morrow  
3905 South Cape Henry Ave Apt A  
Norfolk, VA 23502

Rosa Smith  
548 Ash Lawn Drive #3  
Norfolk, VA 23505

Ryan Foster  
1533 Kennon Ave  
Norfolk, VA 23502

Scott H. Richter, Registered Agent  
for Southern Bank and Trust Company  
LeClair Ryan PC  
951 E. Byrd Street, 8th Floor  
Richmond, VA 23219

Shanay Hunter  
3827 South Cape Henry Ave Apt B  
Norfolk, VA 23502

Shawn Crooks  
1454 Kennon Ave Apt B  
Norfolk, VA 23502

Shonqueta Rhoades  
1531 Kennon Ave Apt B  
Norfolk, VA 23502

Sonya Ingram  
601 Red Kirk Lane  
Virginia Beach, VA 23462

Southern Bank and Trust Company  
403 Boush Street  
Norfolk, VA 23510

Southern Bank and Trust Company  
Special Assets Management  
Renova Partners LLC, ATTN Jim Riddle  
403 Boush Street  
Norfolk, VA 23510

Southern Bank and Trust Company  
Special Assets Management  
Renova Partners LLC, ATTN Tom Duffy  
3300 Cumberland Blvd Ste 225  
Atlanta, GA 30339

Southern Bank and Trust Company  
Attorney: Richard E. Biemiller Esq  
Convergence Center IV  
301 Bendix Rd Ste 500  
Virginia Beach, VA 23452

Tiger Fuel  
200 Carrolton Road  
Charlottesville, VA 22902

Verizon Wireless  
PO Box 25505  
Lehigh Valley, PA 18002-5505

Veronica Daley  
1550 Kennon Ave Apt A  
Norfolk, VA 23502

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

In re **Rai Stiff, Ltd.**

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 **Rai Stiff, Ltd.** 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*]

**August 15, 2013**

Date

**/s/ Ann B. Brogan**

**Ann B. Brogan**

Signature of Attorney or Litigant  
Counsel for **Rai Stiff, Ltd.**

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

**Town Point Center, Suite 300**

**150 Boush Street**

**Norfolk, VA 23510**

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