Case 13-23848 Doc 1 Filed 08/14/13 Page 1 of 42

United States Bankruptcy Court District of Maryland						Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Alexander, Harold O					Name of Joint Debtor (Spouse) (Last, First, Middle): Alexander, Patricia Diane					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Ot (include	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 Indiv (if more than one, state all) xxx-xx-2423	idual-Taxpay	yer I.D. (I	ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Гахрауег I.	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and St 11501 William Beanes Roa Upper Marlboro, MD		nd State):	_	ZIP Code	Street 115	Address of 01 Willia	Joint Debtor Im Beanes Doro, MD	•	reet, City, a	ZIP Code
County of Residence or of the Princi Prince Georges	ipal Place of	Business		20772		y of Reside	ence or of the	Principal Pl	ace of Busi	20772 ness:
Mailing Address of Debtor (if different	ent from stre	et addres	s):		Mailir	g Address	of Joint Debte	or (if differe	nt from stre	eet address):
			Г	ZIP Code						ZIP Code
Location of Principal Assets of Busin (if different from street address abov	ness Debtor ve):				•					<u>'</u>
Type of Debtor (Form of Organization) (Check or				of Business			•	of Bankrup Petition is Fi		Under Which
Individual (includes Joint Debtor See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and I ☐ Partnership ☐ Other (If debtor is not one of the abocheck this box and state type of entity Chapter 15 Debtors	LLP) ove entities,	Sing in 11 Rails	U.S.C. § 1 road kbroker imodity Bro ring Bank	eal Estate as 101 (51B) oker	defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Control of Officer	hapter 15 P a Foreign hapter 15 P a Foreign	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
Country of debtor's center of main intere Each country in which a foreign proceed by, regarding, or against debtor is pendin	ling	under	(Check box or is a tax-ex r Title 26 of	mpt Entity , if applicable empt organiz the United Sta I Revenue Co	ation ates	defined "incurr	are primarily co 1 in 11 U.S.C. § ed by an indivi- onal, family, or l	nsumer debts, 101(8) as dual primarily	for	Debts are primarily business debts.
Filing Fee (Che Full Filing Fee attached Filing Fee to be paid in installments (attach signed application for the cour debtor is unable to pay fee except in in Form 3A. Filing Fee waiver requested (applicab attach signed application for the cour	applicable to it's consideration installments. Rule to chapter 7	ndividuals on certifyir tule 1006(l	ng that the b). See Offic	ial Check i Check i Check i Check i Check i A Check a Check a Check a Check a Check a	Debtor is not f: Debtor's agging less than it applicable a plan is being acceptances	a small busing regate nonco \$2,490,925 (each boxes: any filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	lefined in 11 United debts (exo	C. § 101(51I J.S.C. § 1010 Cluding debts on 4/01/16	
Statistical/Administrative Informa ☐ Debtor estimates that funds will I ☐ Debtor estimates that, after any e there will be no funds available f	be available exempt prope	rty is exc	cluded and	administrati		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated Number of Creditors	200- 1	,000- ,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	\$500,001 \$ to \$1 to] 1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	to \$1 to	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 13-23848 Doc 1 Filed 08/14/13 Page 2 of 42

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Alexander, Harold O Alexander, Patricia Diane (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) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: 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.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 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. X /s/ Tiffany S Franc August 14, 2013 Signature of Attorney for Debtor(s) (Date) Tiffany S Franc 29347 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 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

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

Alexander, Patricia Diane 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/ Harold O Alexander

Signature of Debtor Harold O Alexander

X /s/ Patricia Diane Alexander

Signature of Joint Debtor Patricia Diane Alexander

Telephone Number (If not represented by attorney)

August 14, 2013

Date

Signature of Attorney*

X /s/ Tiffany S Franc

Signature of Attorney for Debtor(s)

Tiffany S Franc 29347

Printed Name of Attorney for Debtor(s)

Pessin Katz Law, P.A.

Firm Name

901 Dulaney Valley Road Suite 400 Towson, MD 21204

Address

410-938-8800 Fax: 410-832-5607

Telephone Number

August 14, 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 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.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

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.)

Name of Debtor(s):

Alexander, Harold O

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of 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.)

	_			
٩	٧	v	•	
	١,	8		

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 District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case No.	
		Debtor(s)	Chapter	7

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.

*	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	3 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing 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 co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Harold O Alexander
-	Harold O Alexander
Date: August 14, 201	3

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

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case No.	
111 10	Fatilicia Dialle Alexandei	Debtor(s)	_ Chapter	7

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 cour statement.] [Must be accompanied by a motion for de	nseling briefing because of: [Check the applicable etermination by the court.]
	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to
• · · · · · · · · · · · · · · · · · · ·	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	information provided above is true and correct.
	/s/ Patricia Diane Alexander Patricia Diane Alexander
Date: August 14, 2013	3

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander,		Case No.	
	Patricia Diane Alexander			
-		Debtors	Chapter	7
			*	

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	713,544.00		
B - Personal Property	Yes	4	50,338.43		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		1,058,060.76	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		830,221.65	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			9,152.49
J - Current Expenditures of Individual Debtor(s)	Yes	2			14,643.16
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	763,882.43		
		1	Total Liabilities	1,888,282.41	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander,		Case No.		
	Patricia Diane Alexander				
_		Debtors	Chapter	7	

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

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

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

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

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

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

State the following:

Average Income (from Schedule I, Line 16)	9,152.49
Average Expenses (from Schedule J, Line 18)	14,643.16
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,610.75

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		321,881.76
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		830,221.65
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,152,103.41

Case 13-23848 Doc 1 Filed 08/14/13 Page 10 of 42

B6A (Official Form 6A) (12/07)

In re	Harold O Alexander,	Case No.
	Patricia Diane Alexander	

Debtors

SCHEDULE A - REAL PROPERTY

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
11501 William Beanes Road Upper Marlboro, MD 20772	Tenants by Entirety	J	703,544.00	996,459.19
Timeshare - Williamsburg Plantation Jointly owned with Sheila Christian, friend		н	10,000.00	23,653.88

Sub-Total > **713,544.00** (Total of this page)

Total > **713,544.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re	Harold O Alexander,
	Patricia Diane Alexandei

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	J	400.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Columbia Bank - checking account xxxx4801 Jointly owned by Integrated OB/Gyn Services	J	23.93
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	USAA - checking account xxxx4342	-	7.38
	unions, brokerage houses, or cooperatives.	USAA - savings account xxxx6134	-	4.62
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings,	Goods and furnishings	J	2,690.00
	including audio, video, and computer equipment.	Appliances	J	1,050.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictures, books and wall placques	J	150.00
6.	Wearing apparel.	Clothing	н	500.00
		Clothing	W	400.00
7.	Furs and jewelry.	Jewelry	W	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	38 Special	н	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > 6,325.93 (Total of this page)

³ continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Harold O Alexander,
	Patricia Diane Alexande

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Conumuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		TD Ameritrade - Roth IRA	W	710.50
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Integrated OB/GYN, Debtor is General Manager an Beneficiary	d H	0.00
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Tota	Sub-To	
		_			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Harold O Alexander,
	Patricia Diane Alexander

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	007 Dodge Ram 1500 - Husband drives	Н	14,260.00
	other venicles and accessories.	2	008 Lincoln Navigator - Wife drives	J	19,637.00
			989 Mercedes 300SE - inoperable and body amage	Н	105.00
		J	010 Nissan Maxima ointly owned with Sheila Christian - value is Debtor's 50% interest	н	8,375.00
		K J	Dirt bikes - 2009 Yamaha XC50, 2011 Kawasaki (X450, 2009 Yamaha YZ250 ointly owned with Son - value is Debtor's half nterest	н	925.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

Sub-Total > 43,302.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 13-23848 Doc 1 Filed 08/14/13 Page 14 of 42

B6B (Official Form 6B) (12/07) - Cont.

In re	Harold O Alexander,	Case No.
	Patricia Diane Alexander	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		N.T.		77 1 1	C WI C
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 50,338.43 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re

Harold O Alexander, Patricia Diane Alexander

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereaft
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 IJ S C 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 11501 William Beanes Road Upper Marlboro, MD 20772	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(2)	1.00	703,544.00
Cash on Hand Cash on Hand	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	400.00	400.00
Checking, Savings, or Other Financial Accounts, C Columbia Bank - checking account xxxx4801 Jointly owned by Integrated OB/Gyn Services	Certificates of Deposit Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	23.93	23.93
USAA - checking account xxxx4342	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	7.38	7.38
USAA - savings account xxxx6134	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	4.62	4.62
Household Goods and Furnishings Goods and furnishings	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	1,000.00	2,690.00
	Sumy v. Scholossberg, 777 F.2d 200.00 921, (4th Cir. 1985) to the extent of non-joint debt - All Sumy exemptions are taken at 100% of the property value	100%	
Appliances	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	1,050.00	1,050.00
	Sumy v. Scholossberg, 777 F.2d 200.00 921, (4th Cir. 1985) to the extent of non-joint debt - All Sumy exemptions are taken at 100% of the property value	100%	
Books, Pictures and Other Art Objects; Collectible	s		
Pictures, books and wall placques	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	150.00	150.00
	Sumy v. Scholossberg, 777 F.2d 200.00 921, (4th Cir. 1985) to the extent of non-joint debt - All Sumy exemptions are taken at 100% of the property value	100%	
Wearing Apparel Clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	500.00	500.00
Clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	400.00	400.00

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/13) -- Cont.

In re	Harold O Alexander,
	Patricia Diane Alexander

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Furs and Jewelry Jewelry	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	652.00 123.39	1,000.00
<u>Firearms and Sports, Photographic and Other Hol</u> 38 Special	oby Equipment Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension of TD Ameritrade - Roth IRA	or Profit Sharing Plans Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	710.50	710.50
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Lincoln Navigator - Wife drives	Sumy v. Scholossberg, 777 F.2d 200.00 921, (4th Cir. 1985) to the extent of non-joint debt - All Sumy exemptions are taken at 100% of the	100%	19,637.00
	property value Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	6,223.00 11,830.16	
1989 Mercedes 300SE - inoperable and body damage	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	10.52	105.00
Dirt bikes - 2009 Yamaha XC50, 2011 Kawasaki KX450, 2009 Yamaha YZ250 Jointly owned with Son - value is Debtor's half interest	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)	925.00	925.00

Total: 47,638.50 731,247.43

B6D (Official Form 6D) (12/07)

In re	Harold O Alexander,
	Patricia Diane Alexander

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R			COZH_ZGWZ	N L Q U L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1024xxxx Nissan Motor Acceptance Corporation PO Box 660366 Dallas, TX 75266		J	2010 Nissan Maxima Jointly owned with Sheila Christian - value is Debtor's 50% interest	Ť	A T E D			
Account No. xxxx5581			Value \$ 8,375.00 First Mortgage				19,736.24	11,361.24
Ocwen Loan Servicing 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409		J	11501 William Beanes Road Upper Marlboro, MD 20772					
	_	_	Value \$ 703,544.00		_		839,459.19	135,915.19
Account No. xxxx2359 Suntrust Bank PO Box 85526 Richmond, VA 23285		_	2007 Dodge Ram 1500 - Husband drives					
	┸		Value \$ 14,260.00				18,211.45	3,951.45
USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288		J	Second Mortgage 11501 William Beanes Road Upper Marlboro, MD 20772					
			Value \$ 703,544.00				157,000.00	157,000.00
continuation sheets attached			(Total of t	Subt his p)	1,034,406.88	308,227.88

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Harold O Alexander,		Case No.	
	Patricia Diane Alexander			
•		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	D E B T	NATUI DESCRIP	nunity IM WAS INCURRED, RE OF LIEN, AND TION AND VALUE F PROPERTY JECT TO LIEN	CONTINGEN	ŀ	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx0336			amsburg Plantation	Ť	T E D	li		
Williamsburg Plantation Mortgage Dept 3015 North Ocean Blvd, Suite 121 Fort Lauderdale, FL 33308	x	friend	ith Sheila Christian,		D			
	Ш	Value \$	10,000.00			Ш	23,653.88	13,653.88
Account No.	-	Value \$		_				
Account No.	┪	, and ¢				Н		
		Value \$						
Account No.								
		Value \$						
Account No.	1							
		Value \$						
Sheet _1 of _1 continuation sheets atta		to		Subi			23,653.88	13,653.88
Schedule of Creditors Holding Secured Claims	S		(Total of			t		
			(Report on Summary of S		ota lule	- 1	1,058,060.76	321,881.76

B6E (Official Form 6E) (4/13)

In re	Harold O Alexander,
	Patricia Diane Alexander

Case No.		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S. C. 8 507(a)(10)

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	Harold O Alexander, Patricia Diane Alexander		Case No.	
_		Debtors	_,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8			F					
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	Ŀ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	DZ1-QD-DAH	T F	U T	AMOUNT OF CLAIM
Account No. 1250xxxx			Misc. Consumer Debt	Т	T E D			
Atlantic Credit and Finance PO Box 13665 Roanoke, VA 24036		-			D			1,922.37
Account No. 5178xxxx			Misc. Consumer Debt	\forall	Г	t	\dagger	
Capital One PO Box 71083 Charlotte, NC 28272		-						3,226.88
Account No. xxxx6850			Medical Debt		П	Γ	T	
Chesapeake Receivables Management, Inc. 10 St. Patrick's Drive, Suite 304 Waldorf, MD 20603		w						459.31
				Ш		L	\downarrow	459.51
Account No. Dr. Javaka Moore 7610 Pennsylvania Avenue District Heights, MD 20747		н	2013 Personal Loan					7,000.00
_3 continuation sheets attached				Subt			T	12,608.56
continuation brooks attached			(Total of t	his j	pag	ge))	. =,000.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Harold O Alexander,	Case No
	Patricia Diane Alexander	

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

	T _C	Ни	sband, Wife, Joint, or Community	T _C	Τυ	D	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NLIQUIDATE	I S P U T E	AMOUNT OF CLAIM
Account No.			Business debt - Legal representation in	T	E		
Goodell, Devries, Leech & Dann One South St, 20th Floor Baltimore, MD 21202		н	malpractice case		D		11,777.41
Account No.	╁	_	2013	+		\vdash	11,777.41
June Williams 4612 Birchtree Lane Temple Hills, MD 20748		н	Personal Loan				
							1,500.00
Account No. Kramon & Graham, PA One South St, Suite 2600 Baltimore, MD 21202		н	Business debt - Legal representation regarding Board issues				10,735.67
Account No.	╁		2013	+		1	
Mae Finney 8812 Edison Lane Clinton, MD 20735		Н	Personal Loan				1,500.00
Account No.	╁		Judgment - Cir. Ct. PG Co. CAL11-26731	+		\vdash	,
Shannon Hall 906 Corey Court Bowie, MD 20721		н	Medical Malpractice Negligence Claim Business Debt				690,000.00
Chapters 4 of 2 short-sur-halds Cal. 1.1. C				C ₁₋₁	to t		333,333.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			715,513.08

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Harold O Alexander,	Case No
_	Patricia Diane Alexander	,

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	AMOUNT OF CLAIM
Account No. Jonathan E. Goldberg, Esquire Schochor, Federico and Staton, PA 1211 St. Paul Street Baltimore, MD 21202			Representing: Shannon Hall		ED	Notice Only
Account No. xxxx0252 The Columbia Bank Card Member Services PO Box 6354 Fargo, ND 58125		J	Business debt			7,061.39
Account No. Unique Sports Academy 109 Post Office Road Waldorf, MD 20602		W	Misc. Consumer Debt			538.00
Account No. 5416xxxx USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288		-	Misc. Consumer Debt			9,500.62
Account No. 5491xxxx USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288		-	Misc. Consumer Debt			30,000.00
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub his		47,100.01

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Harold O Alexander,	Case No.
_	Patricia Diane Alexander	

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

	_					_	
CREDITOR'S NAME,	CO	Ηι	ısband, Wife, Joint, or Community Γ	- 6	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTO	H W	DATE CLAIM WAS INCURRED AND	C O N T I	ŀ	S P	
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	ļ	E	
Account No. xxxx6221	┪	H	2006 or 2007	┦ ™	Ī	DISPUTED	
	1		Business Debt - line of credit	L	D		
Wells Fargo Bank	ı						
18700 NW Walker Road	ı	Н					
Beaverton, OR 97006	ı						
	ı						
	ı						55,000.00
Account No.	1			T	T	T	
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Account No.	1			T	T	T	
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Account No.	1			\top	T	T	
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Account No.				Т	Г	Γ	
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Sheet no. 3 of 3 sheets attached to Schedule of				Sub	tota	al _	55.000.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page)			55,000.00				
				,	Γota	al	
			(Report on Summary of So				830,221.65
			(report on Summary of St			-5)	

B6G (Official Form 6G) (12/07)

In re	Harold O Alexander, Patricia Diane Alexander		Case No.
		Debtors	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In r	e
------	---

Harold O Alexander, Patricia Diane Alexander

Debtors

SCHEDULE H - CODEBTORS

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

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Sheila C. Christian 1708 Kings Manor Drive Bowie, MD 20721

Shelia Christian 1708 Kings Manor Drive Bowie, MD 20721

NAME AND ADDRESS OF CREDITOR

Nissan Motor Acceptance Corporation PO Box 660366 Dallas, TX 75266

Williamsburg Plantation Mortgage Dept 3015 North Ocean Blvd, Suite 121 Fort Lauderdale, FL 33308

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B6I (Offi	cial Form 6I) (12/07)
	Harold O Alexander
In re	Patricia Diane Alexander

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR A	ND SPOUSE		
	RELATIONSHIP(S):	AG	BE(S):		
Married	Son		11		
Marriod	Daughter		15		
	Son		18		
Employment:	DEBTOR		SPOUSE		
Occupation	General Manager	Substitut	te Teacher		
Name of Employer	Integrated OB/GYN - Trust	PG Coun	ity School		
How long employed	15 years	6 years -	10 month employed)	
Address of Employer	7610 Pennsylvania Ave, Suite 306 District Heights, MD 20747		chool Lane arlboro, MD 20772		
INCOME: (Estimate of average of	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)		\$ 0.00	\$	74.75
2. Estimate monthly overtime			\$ 0.00	\$	0.00
2. Zsumace monumy sverenne			<u> </u>	Ψ	0.00
3. SUBTOTAL			\$0.00	\$	74.75
4. LESS PAYROLL DEDUCTIO					
 a. Payroll taxes and social s 	ecurity		\$ 0.00	\$	8.26
b. Insurance			\$ <u>0.00</u>	\$	0.00
c. Union dues			\$ <u>0.00</u>	\$	0.00
d. Other (Specify):			\$0.00	\$	0.00
_			\$	\$	0.00
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS		\$0.00	\$	8.26
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	\$	66.49
7. Regular income from operation	n of business or profession or farm (Attach detailed sta	itement)	\$ 9,086.00	\$	0.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
dependents listed above	port payments payable to the debtor for the debtor's us	se or that of	\$ 0.00	\$	0.00
11. Social security or government	t assistance		Φ 0.00	ф	0.00
(Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
12. Pension or retirement income			\$0.00	\$	0.00
13. Other monthly income					
(Specify):			\$ 0.00	\$	0.00
			\$	\$	0.00
14. SUBTOTAL OF LINES 7 TH	HROUGH 13		\$9,086.00	\$	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$ 9,086.00	\$	66.49
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from lin	e 15)	\$	9,152.	49

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor has been unemployed from August 23, 2012 through May 2013 due to a license suspension. Debtor returned to work on 6/1/13. Wife is a school employee during the school year. She does not work in the summer

 $B6J\ (Official\ Form\ 6J)\ (12/07)$

Harold O Alexander

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In re	Patricia Diane Alexander		Case No.	
		- · · · · · ·	-	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cexpenditures labeled "Spouse."	Complete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	6,852.59
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	800.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	_ \$	360.00
3. Home maintenance (repairs and upkeep)	\$	1,000.00
4. Food	\$	900.00
5. Clothing	\$	400.00
6. Laundry and dry cleaning	\$	150.00
7. Medical and dental expenses	\$	100.00 500.00
8. Transportation (not including car payments)	\$	200.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	Ф 	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	100.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ \$	36.00
c. Health	\$ \$	0.00
d. Auto	\$	250.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	_	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	501.57
b. Other 2nd mortgage	\$	1,278.00
c. Other		0.00
14. Alimony, maintenance, and support paid to others	_ <u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Son's tuition	\$	550.00
Other Speech therapy for Son		665.00
10 AVED ACE MONTHI V EVDENCES /T-t-1 lines 1 17 Demont also an Common of Sale-Julea		14,643.16
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	s and, \$	14,043.10
•		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the ye following the filing of this document:	ar	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	9,152.49
b. Average monthly expenses from Line 18 above	\$	14,643.16
c. Monthly net income (a. minus b.)	\$	-5,490.67

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B6J (Official Form 6J) (12/07)

Harold O Alexander

In re Patricia Diane Alexander

Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditure	s:
---------------------------	----

Telephone, Cable, internet	\$ 300.00
Security	\$ 60.00
Total Other Utility Expenditures	\$ 360.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _ sheets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date	August 14, 2013	Signature	/s/ Harold O Alexander Harold O Alexander Debtor	
Date	August 14, 2013	Signature	/s/ Patricia Diane Alexander Patricia Diane Alexander 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.

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case No.	
_		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

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

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$18,509.00	SOURCE 2011 - H -Wages
\$29,653.00	2010 - H - Wages
\$495.00	2010 - H - Beneficiary Income (K-1)
\$15,161.00	2011 - H - Fiduciary Income (K-1)
\$20,229.00	2012 - H - Beneficiary Income
\$345.00	2013YTD - W - Wages
\$1,276.50	2012 - W - Wages
\$15,216.00	2013YTD - H - Net Business Income

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$148.00 2011 - Taxable Interest

3. Payments to creditors

None

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

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING Ocwen Loan Servicing 5/18/13; 6/25/13 \$15,150.00 \$839,459.19 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409 Suntrust 4/26/13; 5/25/13; 6/28/13 \$1,555.14 \$18,211.45 PO Box 85526 Richmond, VA 23285

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Shannon Hall

Harold O. Alexander, MD

Medical Malpractice Negligence

NATURE OF

PROCEEDING

COURT OR AGENCY AND LOCATION **Circuit Court for Prince George's**

STATUS OR DISPOSITION Judgment

County

CAL11-26731

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Various Charities

RELATIONSHIP TO DEBTOR, IF ANY None

DATE OF GIFT 2011

DESCRIPTION AND VALUE OF GIFT \$325.00 cash

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Pessin Katz Law. P.A. 901 Dulaney Valley Road Suite 400 Towson, MD 21204

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR 2/7/13: 2/8/13

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$400.00: \$3.500.00

10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Moore OBGYN

7610 Pennsylvania Ave District Heights, MD 20747 None

DATE 12/31/12 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Sold Integrated assets to pay for attorney fees -

\$5,000.00

Operating room table, all surgical instruments, ultrasound machine, 5 - suction units, backup battery, hysteroscope, cardiac monitor, pulseoximeter, autoclave, defibulator, banyan crash cart

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

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Wells Fargo Business Direct PO Box 348750 Sacramento, CA 95834

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking account xxxx7480 - \$10.52

AMOUNT AND DATE OF SALE OR CLOSING \$10.52 closed 6/2013

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

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

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

LAW

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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

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

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

Integrated OB/GYN 52-6897827 **ADDRESS**

NATURE OF BUSINESS

Medical Practice

BEGINNING AND ENDING DATES

12138 Central Ave, Suite

Bowie, MD 20721

8/1/1998

B7 (Official Form 7) (04/13)

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

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date August 14, 2013

Signature /s/ Harold O Alexander
Harold O Alexander
Debtor

Date August 14, 2013

Signature /s/ Patricia Diane Alexander
Patricia Diane Alexander
Joint Debtor

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

UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

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

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

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

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

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

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

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

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

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

B 201B (Form 201B) (12/09)

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case I	No.	
		Deb	tor(s) Chapt	er 7	
			O CONSUMER DEB BANKRUPTCY CODE	` ,	
Code.	I (We), the debtor(s), affirm that I (we) ha	Certification of vertice and real vertice and real vertices.	2 2 4 3 4 3 4 3	ired by § 3	342(b) of the Bankruptcy
	d O Alexander ia Diane Alexander	X	/s/ Harold O Alexander		August 14, 2013
Printed	d Name(s) of Debtor(s)		Signature of Debtor		Date
Case No. (if known)		X	/s/ Patricia Diane Alexand	er	August 14, 2013
			Signature of Joint Debtor (i	f anv)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District of Maryland

In re	Harold O Alexander Patricia Diane Alexander		Case No.	
		Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR	MATRIX	
he ab	ove-named Debtors hereby verify the	hat the attached list of creditors is true and c	correct to the best of their knowledge.	
Date:	August 14, 2013	/s/ Harold O Alexander		
		Harold O Alexander		
		Signature of Debtor		
Date:	August 14, 2013	/s/ Patricia Diane Alexander		
		Patricia Diane Alexander		

Atlantic Credit and Finance PO Box 13665 Roanoke, VA 24036

Capital One PO Box 71083 Charlotte, NC 28272

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Jonathan E. Goldberg, Esquire Schochor, Federico and Staton, PA 1211 St. Paul Street Baltimore, MD 21202

June Williams 4612 Birchtree Lane Temple Hills, MD 20748

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