

B1 (Official Form 1) (4/10)

United States Bankruptcy Court District of Connecticut					Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Watson, Carol, L.					Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Carol L. Watson MD, LLC					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 3023					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):					
Street Address of Debtor (No. & Street, City, and State): 10 Weatherstone Ridge Road Plainville, CT					Street Address of Joint Debtor (No. & Street, City, and State):					
ZIP CODE 06062					ZIP CODE					
County of Residence or of the Principal Place of Business: Hartford					County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):					
ZIP CODE					ZIP CODE					
Location of Principal Assets of Business Debtor (if different from street address above):					ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.					
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000										
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										

B1 (Official Form 1) (4/10)

FORM B1, Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Carol L. Watson			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)					
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <table style="width:100%; border: none;"> <tr> <td style="width:60%; border: none;"> X <u>/s/ Joel M. Grafstein</u> Signature of Attorney for Debtor(s) Joel M. Grafstein, Esq. </td> <td style="width:40%; border: none; vertical-align: bottom;"> <u>4/19/2011</u> Date CT 06191 </td> </tr> </table>		X <u>/s/ Joel M. Grafstein</u> Signature of Attorney for Debtor(s) Joel M. Grafstein, Esq.	<u>4/19/2011</u> Date CT 06191
X <u>/s/ Joel M. Grafstein</u> Signature of Attorney for Debtor(s) Joel M. Grafstein, Esq.	<u>4/19/2011</u> Date CT 06191				
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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue (Check any applicable box)					
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px;"> _____ (Address of landlord) </div>					
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

B1 (Official Form 1) (4/10)

FORM B1, Page 3

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Carol L. Watson
---	--

Signatures

<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X s/ Carol L. Watson Signature of Debtor Carol L. Watson</p> <p>X Not Applicable Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 4/19/2011 Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X Not Applicable (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p>Date</p>
--	---

<p style="text-align: center;">Signature of Attorney</p> <p>X s/ Joel M. Grafstein Signature of Attorney for Debtor(s)</p> <p>Joel M. Grafstein, Esq. Bar No. CT 06191 Printed Name of Attorney for Debtor(s) / Bar No.</p> <p>Grafstein Law Offices Firm Name</p> <p>10 Melrose Drive Farmington, CT 06032 Address</p> <p>860-674-8003 860-676-9168 Telephone Number</p> <p>4/19/2011 Date</p> <p><small>*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.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>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.</p> <p>Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X Not Applicable</p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>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.</i></p>
--	--

<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Not Applicable Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	<p>X Not Applicable</p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>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.</i></p>
--	---

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

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re Carol L. Watson
Debtor

Case No. _____
(if known)

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

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

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

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

2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ Carol L. Watson
Carol L. Watson

Date: 4/19/2011

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

In re: Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

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
10 Weatherstone Ridge Rd. Plainville, CT 06062	Fee Owner		\$ 324,562.00	\$ 717,342.93
5 Trelli Lane Bristol, CT	Fee Owner		\$ 278,020.00	\$ 489,769.90
Total			\$ 602,582.00	

(Report also on Summary of Schedules.)

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	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
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		People's checking (joint account with husband)		90.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		People's United Bank checking 5265 (joint account with husband)		1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Household goods		5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. Clothing		500.00
7. Furs and jewelry.		Engagement and Wedding Band		2,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Genworth Financial term insurance \$2,000,000		0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Primerica Term Insurance \$2,000,000		0.00
10. Annuities. Itemize and name each issuer.	X			
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).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Carol L Watson, MD, LLC		0.00
14. Interests in partnerships or joint ventures. Itemize.	X			

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
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.	X			
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			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
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.		2001 Mercedes Benz C230 80k miles		6,175.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Trailblazer 90k miles		795.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Lexus ES300 65k miles		11,600.00
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			

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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			
<u>2</u> continuation sheets attached			Total	\$ 27,160.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Carol L. Watson
Debtor

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450.*

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2001 Mercedes Benz C230 80k miles	11 USC § 522(d)(5) or 100% of fair market value	2,025.00	6,175.00
	11 USC § 522(d)(2) or 100% of fair market value	3,450.00	
Engagement and Wedding Band	11 USC § 522(d)(5) or 100% of fair market value	550.00	2,000.00
	11 USC § 522(d)(4) or 100% of fair market value	1,450.00	
Misc. Clothing	11 USC § 522(d)(3)	500.00	500.00
Misc. Household goods	11 USC § 522(d)(3)	5,000.00	5,000.00
People's checking (joint account with husband)	11 USC § 522(d)(5) or 100% of fair market value	90.00	90.00
People's United Bank checking 5265 (joint account with husband)	11 USC § 522(d)(5) or 100% of fair market value	1,000.00	1,000.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

In re Carol L. Watson
Debtor

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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 AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1100199064 America's Servicing Company P.O. Box 10328 Des Moines, IA 50306-0328			Mortgage 10 Weatherstone Ridge Rd. Plainville, CT 06062 VALUE \$324,562.00				716,971.00	392,409.00
ACCOUNT NO. 630-10003654092 Bank of America PO Box 45224 Jacksonville, FL 32232-5224			Car loan 2002 Trailblazer 90k miles VALUE \$795.00				1,106.00	1,106.00
ACCOUNT NO. 0259409033 Centex Home Equity Co. c/o Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067 Milford Law LLC 250 Broad Street Milford, CT 06460			Mortgage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				275,570.23	0.00
ACCOUNT NO. 10725410442800 Chase PO Box 901076 Fort Worth, TX 76101-2076			Car loan 2004 Lexus ES300 65k miles VALUE \$11,600.00				15,828.82	4,228.82

1 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 1,009,476.05	\$ 397,743.82
\$	\$

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

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 02-15141 City of Bristol Water Department 119 Riverside Ave. Bristol, CT 06010			Water/Sewer Usage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				167.67	0.00
ACCOUNT NO. M&T Bank PO Box 767 Buffalo, NY 14240			Car loan 2001 Mercedes Benz C230 80k miles VALUE \$6,175.00				700.00	0.00
ACCOUNT NO. Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067 Milford Law LLC 250 Broad Street Milford, CT 06460			Second mortgage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				64,032.00	0.00
ACCOUNT NO. 74570865 Windsor Federal Savings 250 Broad Street Windsor, CT 06095 Pease & Dorio, PC 316 Main Street, Bldg. C Farmington, CT 06032	X		Commercial Loan 5 Trelli Lane Bristol, CT VALUE \$278,020.00				150,000.00	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 214,899.67	\$ 0.00
\$ 1,224,375.72	\$ 397,743.82

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

B6E (Official Form 6E) (4/10)

In re Carol L. Watson

Debtor

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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 relative 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 a 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 sales representatives up to \$11,725* 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 business, 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 \$5,775* 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 \$2,600* 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 Federal 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. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	0.00	\$	0.00	\$	0.00
----	-------------	----	-------------	----	-------------

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

\$	0.00				
----	-------------	--	--	--	--

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

		\$	0.00	\$	0.00
--	--	----	-------------	----	-------------

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

In re Carol L. Watson
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Arnold Koff 30 West Avon Road, Ste. A Avon, CT 06001	X	loan/rent				13,250.00
ACCOUNT NO. 549099099690xxxx Bank of America PO Box 15026 Wilmington, DE 19850-5026		credit card				24,255.00
ACCOUNT NO. _____ Bank of America PO Box 17054 Wilmington, DE 19850		credit card				55,526.00
ACCOUNT NO. _____ Bank of America 9000 Southside Blvd., Bldg. 600 Jacksonville, FL 32256		installment loan				4,627.00
ACCOUNT NO. 431303899971xxxx Bank of America PO Box 15026 Wilmington, DE 19850-5026		merchandise				9,130.00

5 Continuation sheets attached

Subtotal > \$ **106,788.00**

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Bristol Municipal Credit Union 363 North Main Street Bristol, CT 06010		installment loan				1,300.00
ACCOUNT NO. 6011381005224975 Cardmember Services PO Box 5250 Carol Stream, IL 60197-5250		merchandise				1,682.29
ACCOUNT NO. 6032590297953571 Citi PO Box 22060 Tempe, AZ 85285-2060		merchandise				3,705.00
ACCOUNT NO. _____ Citifinancial Retail Services 2035 W. 4th Street Tempe, AZ 85281		credit card				3,662.00
ACCOUNT NO. 607336582030 Citifinancial Retail Services 300 Saint Paul Place Baltimore, MD 21202		installment loan				9,567.00

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	19,916.29
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citifinancial Services, Inc. 300 Saint Paul Place Baltimore, MD 21202		installment loan				9,567.00
ACCOUNT NO. Donna Louney 34 Stafford Hollow Road Munson, MA 01057		loan				2,000.00
ACCOUNT NO. ECHN 71 Haynes Street Manchester, CT 06040		loan				17,000.00
ACCOUNT NO. Hartford Hospital PO Box 310911 181 E. Cedar Street Newington, CT 06131-0911		service				808.00
ACCOUNT NO. 2447202 Henry Schein 135 Duryea Road Melville, NY 11747-3824	X	medical supplies				3,437.81

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 32,812.81
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601138100522xxxx HSBC Bankruptcy Department PO Box 5213 Carol Stream, IL 60197		credit card				2,138.00
ACCOUNT NO. Johnson Memorial Hospital 201 Chestnut Hill Road Stafford Springs, CT 06076		loan				327,632.46
ACCOUNT NO. Joseph Frechette 1985 Perkins St. Bristol, CT 06010		loan				26,250.00
ACCOUNT NO. O'Brien Funeral Home 24 Lincoln Avenue Forestville, CT 06010		service				6,000.00

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	362,020.46
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Renbrook School 2865 Albany Avenue West Hartford, CT 06117-1899 Michalik, Bauer, Siliva & Ciccarill 35 Pearl Street, Ste. 300 New Britain, CT 06051		school tuition				20,214.91
ACCOUNT NO. Terry Eccles 106 Sugar Hill Road Tolland, CT 06084		loan				6,500.00
ACCOUNT NO. Theodore D. Fishman, M.D. 670 Prospect Ave. Hartford, CT 06105		service				800.00
ACCOUNT NO. 241693 Thermacom, Inc. c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044	X	medical supplies				17,576.25

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 45,091.16
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 37796-64954, 37796-64954 Wells Fargo PO Box 5185 Sioux Falls, SD 57117-5185		student loans				95,304.97
ACCOUNT NO. Wells Fargo PO Box 84712 Sioux Falls, SD 57118		student loan				2,600.00

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 97,904.97
Total >	\$ 664,533.69

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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

In re: Carol L. Watson Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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 re: **Carol L. Watson**

Debtor

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Arnold Koff 30 West Avon Road, Ste. A Avon, CT 06001
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Henry Schein 135 Duryea Road Melville, NY 11747-3824
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Thermacom, Inc. c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Windsor Federal Savings 250 Broad Street Windsor, CT 06095

B6I (Official Form 6I) (12/07)

In re Carol L. Watson

Case No. _____

Debtor

(If known)

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: married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	daughter	6
	son	7
Employment:	DEBTOR	SPOUSE
Occupation	Physician	Unemployed
Name of Employer	Self Employed	
How long employed	6.5 years	
Address of Employer	30 West Avon Road, Ste. A Avon, CT 06001	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>22,791.33</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) <u>Interim Shifts Htfd Gyn</u>	\$ <u>2,000.00</u>	\$ <u>0.00</u>
<u>Interim Shifts Htfd Hosp</u>	\$ <u>2,000.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>26,791.33</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>26,791.33</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>26,791.33</u>	

(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 intends to dissolve the LLC and become a wage earner.

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

In re Carol L. Watson

Case No. _____
(If known)

Debtor

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 biweekly, 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. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>6,643.58</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>		
b. Is property insurance included?	Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel		\$	<u>500.00</u>
b. Water and sewer		\$	<u>60.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>600.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>50.00</u>
7. Medical and dental expenses		\$	<u>100.00</u>
8. Transportation (not including car payments)		\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>150.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>266.01</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>417.16</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) Personal property		\$	<u>125.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>542.63</u>
b. Other HomEq 5 Trelli Lane, Bristol, CT		\$	<u>759.00</u>
M & T Bank		\$	<u>524.00</u>
Nationstar Mortgage 5 Trelli Lane, Bristol, CT		\$	<u>2,992.24</u>
Student loans		\$	<u>574.24</u>
Windsor Federal Savings		\$	<u>2,567.94</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>19,025.67</u>
17. Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>36,297.47</u>

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

Debtor intends to surrender 5 Trelli Lane, Bristol, CT.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>26,791.33</u>
b. Average monthly expenses from Line 18 above	\$	<u>36,297.47</u>
c. Monthly net income (a. minus b.)	\$	<u>-9,506.14</u>

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

**United States Bankruptcy Court
District of Connecticut**

In re Carol L. Watson
Debtor

Case No. _____
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 also must 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	\$ 602,582.00		
B - Personal Property	YES	3	\$ 27,160.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1,224,375.72	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 664,533.69	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 26,791.33
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 36,297.47
TOTAL		19	\$ 629,742.00	\$ 1,888,909.41	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Connecticut**

In re Carol L. Watson
Debtor

Case No. _____
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)	\$ 97,904.97
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	\$ 97,904.97

State the following:

Average Income (from Schedule I, Line 16)	\$ 26,791.33
Average Expenses (from Schedule J, Line 18)	\$ 36,297.47
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 8,042.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 397,743.82
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		\$ 664,533.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,062,277.51

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re: 11-21138-asd) **Chapter 7 Proceeding**
)
Carol L. Watson)
Debtor)
)
US Bank National Association, as
Trustee for the Structured Asset)
Investment Loan Trust, 2006-3
Movant)
)
vs.)
)
Carol L. Watson)
and John J. O'Neil, Trustee)
Respondent) **April 25, 2011**

MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The Movant, US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3, moves this Court to enter an order granting it relief from the automatic stay provisions of 11 U.S.C. § 362 upon the following grounds:

1. On March 23, 2006, Carol Watson (hereinafter, and collectively if more than one, the "Debtor") executed a promissory note in the original principal amount of \$650,000.00 in favor of BNC Mortgage, Inc.
2. To secure said note, the Debtor mortgaged to Mortgage Electronic Registration Systems, Inc solely as nominee for BNC Mortgage, Inc. the premises known as 10 Weatherstone Ridge, Plainville, Connecticut by virtue of a mortgage, dated March 23, 2006 and recorded March 27, 2006 in Volume 469 at Page 969 of the Plainville Land Records. Said mortgage was assigned to the Movant by virtue of an assignment executed October 28, 2010. The Movant is entitled to enforce said note and mortgage.

3. Upon information and belief, the subject property was owned by the Debtor as of the date of the filing of the petition.

4. As of April 25, 2011, the loan was contractually due for the June 1, 2010 payment, and the outstanding debt on said note and mortgage owed the Movant was at least \$776,568.08, plus interest, fees, collection costs, and reasonable attorney's fees.

5. Schedule C of the Debtor's Voluntary Petition does not list an exemption for the subject property.

6. The Debtor's Schedules list the value of the premises to be \$324,562.00

7. The Movant is entitled pursuant to 11 U.S.C. § 362(d)(1) to relief from automatic stay for cause, including lack of adequate protection of its interest in the subject property.

8. The Movant is entitled to relief from the automatic stay pursuant to 11 U.S.C. § 362 (d)(2)(a) and (b) because there is no equity for the Debtor in such property, and such property is not necessary for an effective reorganization of said Debtor.

9. The Movant also requests that this Court order that Bankruptcy Rule 4001 (a)(3) is not applicable so that Movant may immediately enforce and implement the requested order modifying the automatic stay.

10. The Movant also requests an order allowing Movant to assess the Debtor's account with reasonable attorney's fees of \$550.00 plus costs of \$150.00 in connection with the preparation, filing, and prosecution of this Motion for Relief from Stay. Said note and mortgage identified in Paragraphs 1 and 2 above contain provisions allowing the Movant to collect reasonable attorney's fees and costs in connection with enforcing the note and

mortgage. In the event the Debtor receives a discharge, such fees and costs shall be non-recourse against the Debtor unless included in a reaffirmation agreement.

WHEREFORE, the Movant respectfully requests this Court to modify the automatic stay pursuant to 11 U.S.C. § 362 (d) in order to allow said Movant to foreclose its mortgage on the subject Premises or, in lieu of foreclosure, the Movant or its servicing agent, at its option, to offer, provide, and enter into any potential forbearance agreement, loan modification, refinance agreement, or other loan workout/loss mitigation agreement, including accepting a deed in lieu of foreclosure from the Debtor. The Movant further moves for relief so that it or its designated servicing agent may contact the Debtor via telephone or written correspondence to offer such an agreement. In the event the Debtor receives a discharge, any such agreement shall be non-recourse against the Debtor unless included in a reaffirmation agreement.

US Bank National Association, as Trustee for the
Structured Asset Investment Loan Trust, 2006-3

By /s/Ana M. Fidalgo
Ana M. Fidalgo
The Movant's Attorney
Federal Bar No.ct28353
Bendett & McHugh, P.C.
270 Farmington Avenue, Suite 151
Farmington, CT 06032
Phone (860) 677-2868
Fax (860) 409-0626
Email: BKECF@bmpc-law.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re:	)	Chapter 7 Proceeding
)	
Carol L. Watson	)	Case No. 11-21138-asd
Debtor)	
	)	Doc. I.D. No.
US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3)	
Movant)	
)	
vs.)	
)	
Carol L. Watson)	
and John J. O'Neil, Trustee)	
Respondent)	

ORDER GRANTING MOTION FOR RELIEF

After notice and a hearing, *see* Bankruptcy Code Section 102(1), on US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3, (hereafter, the “Movant”), Motion for Relief from the Automatic Stay, (hereafter, the “Motion”) Doc. I.D. No. ____:

IT IS HEREBY ORDERED that the Motion is Granted—the automatic stay of 11 U.S.C. § 362(a) is modified to permit the Movant, its designated servicing agent, and/or its successors and assigns to commence, continue, and prosecute to judgment a foreclosure action and otherwise exercise its rights, if any, with respect to real property known as **10 Weatherstone Ridge, Plainville, Connecticut** in accordance with applicable state law, and

IT IS FURTHER ORDERED that the Movant, its designated servicing agent, and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, including accepting a deed in lieu of foreclosure from the Debtor. The Movant or its designated servicing agent may contact the Debtor via telephone or written correspondence to offer such an agreement. In the event the Debtor receives a discharge, any such agreement shall be non-recourse against the Debtor unless included in a reaffirmation agreement.

IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of \$550.00 and costs of \$150.00 in connection with this Motion for Relief from Stay. In the event the Debtor receives a discharge, such fees and costs shall be non-recourse against the Debtor unless included in a reaffirmation agreement.

IT IS FURTHER ORDERED that the 14-day stay of Fed.R.Bankr.P. 4001 (a)(3) is not applicable and the Movant may immediately enforce and implement this order.

Dated: _____

BY THE COURT

Honorable Albert S. Dabrowski
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

In Re: 11-21138-asd) Chapter 7 Proceeding
)
Carol L. Watson)
Debtor)
)
US Bank National Association, as)
Trustee for the Structured Asset)
Investment Loan Trust, 2006-3)
Movant)
)
vs.)
)
Carol L. Watson)
and John J. O'Neil, Trustee)
Respondent) April 25, 2011

NOTICE OF BAR DATE FOR OBJECTION TO ORDER

The undersigned (the "Movant") has filed the following documents:

- 1) Motion for Relief (the "contested matter") and 2) A copy of the proposed order;

PLEASE TAKE NOTICE that, unless you file a written objection to the contested matter and serve a copy on the undersigned Movant no later than **May 5, 2011**, the proposed order may enter without a hearing or any further notice.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

US Bank National Association, as Trustee for the
Structured Asset Investment Loan Trust, 2006-3

By /s/ Ana M. Fidalgo
Ana M. Fidalgo
The Movant's Attorney
Federal Bar No.ct28353
Bendett & McHugh, P.C.
270 Farmington Avenue, Suite 151
Farmington, CT 06032
Phone: (860) 677-2868
Fax: (860) 409-0626
Email: BKECF@bmpc-law.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re: 11-21138-asd	)	Chapter 7 Proceeding
)	
Carol L. Watson)	
Debtor)	
)	
US Bank National Association, as)	
Trustee for the Structured Asset)	
Investment Loan Trust, 2006-3)	
Movant)	
)	
vs.)	
)	
Carol L. Watson)	
and John J. O'Neil, Trustee)	
Respondent	)	April 25, 2011

NOTICE OF BAR DATE CERTIFICATION

The undersigned (the "Movant") hereby certifies that, on the 25th day of April, 2011, in accordance with Rules 7004, 7005, and 9014 F.R.Bankr.P., the following have been served upon all parties entitled to notice: 1) a copy of the contested matter, 2) a copy of the proposed order, and 3) a NOTICE OF BAR DATE FOR OBJECTION TO ORDER.

Carol L. Watson
Debtor
10 Weatherstone Ridge Road
Plainville CT 06062
Via First Class Mail

Joel M. Grafstein, Esq.
Debtor's Attorney
Via Electronic Notice of Filing

John J. O'Neil, Esq.
Trustee
Via Electronic Notice of Filing

U.S. Trustee
Via Electronic Notice of Filing

By /s/ Ana M. Fidalgo
Ana M. Fidalgo
The Movant's Attorney
Federal Bar No.ct28353
Bendett & McHugh, P.C.
270 Farmington Avenue, Suite 151
Farmington, CT 06032
Phone (860) 677-2868
Fax (860) 409-0626
Email: BKECF@bmpe-law.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

IN RE: §
§
CAROL L. WATSON § CASE NO. 11-21138-ASD
§ CHAPTER 7
DBA CAROL L. WATSON MD, LLC §
§ JUDGE ALBERT S. DABROWSKI

REQUEST FOR SERVICE OF NOTICE

TO THE DEBTOR(S), TRUSTEE, ALL CREDITORS AND ALL OTHER INTERESTED PARTIES:

You are hereby given notice that Brice, Vander Linden & Wernick, P.C. has been engaged by the creditor identified below to serve as its authorized agent in this matter.

You are requested to serve a copy of each notice of any proceeding, hearing and/or report in this matter including, but not limited to, notices required by Bankruptcy Rules 2002 and 3017(a) and the Local Rules of the Bankruptcy Court upon the creditor at the following address:

**Nationstar Mortgage, LLC
P. O. Box 829009
Dallas, Texas 75382-9009**

Respectfully submitted,
Brice, Vander Linden & Wernick, P.C.

/s/ Joe M. Lozano, Jr.

Joe M. Lozano, Jr.

F# 5556-N-2675
9441 LBJ Freeway, Suite 350
Dallas, Texas 75243
(972) 643-6600 / (972) 643-6698 (Telecopier)
E-mail Address: notice@bkcyllaw.com
Authorized Agent for Nationstar Mortgage, LLC

CERTIFICATE OF SERVICE

I, Joe M. Lozano, Jr., hereby certify that a true and correct copy of the foregoing Request for Service of Notice has been served upon the following parties in interest either via pre-paid regular U.S. Mail or via electronic notification on or before April 28, 2011:

Debtors' Attorney

Joel M. Grafstein
Grafstein And Associates
10 Melrose Drive
Farmington, CT 06032

Chapter 7 Trustee

John J. O'Neil, Jr.
255 Main Street
Hartford, Connecticut 06106

U.S. Trustee

Office of the US Trustee
265 Church Street, Suite 1103
New Haven, Connecticut 06510

/s/ Joe M. Lozano, Jr.

Joe M. Lozano, Jr.

5556-N-2675
noaelect

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

IN RE:	CAROL L. WATSON DBA CAROL L. WATSON MD, LLC	:	CHAPTER 7
		:	
	DEBTOR	:	CASE NO. 11-21138
		:	
		:	
		:	APRIL 26, 2011

APPEARANCE AND REQUEST FOR NOTICE

TO: Clerk of the United States Bankruptcy Court

Please enter the appearance of the undersigned on behalf of Windsor Federal Savings & Loan Association, a creditor in the above-entitled matter. The undersigned further requests that notice be provided to her as attorney for such creditor of all matters pending before this Court relative to the Debtor.

Dated at Farmington, Connecticut this 26th day of April 2011.

**WINDSOR FEDERAL SAVINGS &
LOAN ASSOCIATION**

By: /s/Deborah L. Dorio
Deborah L. Dorio, Esquire of
Pease & Dorio, P.C.
316 Main Street
Farmington, CT 06032
(860) 676-4830
Federal Bar No. CT 02282
Its Attorneys

CERTIFICATION OF SERVICE

I hereby certify that I have sent on this 26th day of April 2011, a copy of the foregoing, either first class mail, postage prepaid or via ECF mail to the following parties:

Debtors:

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Debtor's Attorney:

Joel M. Grafstein
Grafstein and Associates
10 Melrose Drive
Farmington, CT 06032

Chapter 7 Trustee:

John O'Neil
255 Main Street
Hartford, CT 06106

Office of the U.S. Trustee
265 Church Street
New Haven, CT 06510

By/s/Deborah L. Dorio _____
Deborah L. Dorio, Esq.
Federal Bar No. CT 02282

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
AT HARTFORD**

In the Matter of)
)
)
CAROL L. WATSON d/b/a)
CAROL L. WATSON MD, LLC)
Debtor)
_____)

Case No. 11-21138

NOTICE OF APPEARANCE

April 27, 2011

Clerk
U.S. BANKRUPTCY COURT
450 Main Street, 7th Floor
Hartford, CT 06103

PLEASE TAKE NOTICE that, in accordance with Bankruptcy Rule 9010
(b), Paul Lewis Otzel, Esq., Kapusta, Otzel & Averaimo, 250 Broad Street,
Milford, CT 06460, hereby appears as attorneys for the creditor, Nationstar
Mortgage LLC, in the above-captioned matter.

Please provide to Paul Lewis Otzel, Esq., c/o Kapusta, Otzel & Averaimo
copies of all notices given or required to be given in this case and all papers
served or required to be served, pursuant to Bankruptcy Code Sections 102(1) or
1109(b), or by Bankruptcy Rules 2002 or 9007.

PLEASE TAKE FURTHER NOTICE, that pursuant to Section 1109(b) of the Bankruptcy Code, the foregoing demand includes not only the notice and papers referred to in the Rules specified above, but also include without limitation, orders and notices of any application, motion, petition, pleading, request, complaint, demand, whether transmitted or conveyed by mail, delivery, telephone, telegraph, telex, telecopier or otherwise, (1) which affect or seek to affect in any way any rights or interest of Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067, with respect to (a) the debtors; (b) property or proceeds thereof in which the debtors may claim an interest; or (2) which require or seek to require any act, delivery of any property, payment or other conduct by debtors.

By: /s/Paul Lewis Otzel
PAUL LEWIS OTZEL
KAPUSTA, OTZEL & AVERAIMO
250 Broad Street
Milford, CT 06460
203-874-6773 (telephone)
203-874-5765 (fax)
staff@milfordlegal.com (e-mail)
Fed Bar No. ct12009

Dated: April 27, 2011

To: All parties on the annexed list

CERTIFICATION

Carol L. Watson
d/b/a Carol L. Watson MD, LLC
DEBTOR
10 Weatherstone Ridge Road
Plainville, CT 06062

Joel M. Grafstein, Esq.
ATTORNEY FOR DEBTOR
10 Melrose Drive
Farmington, CT 06032

John J. O'Neil, Esq.
TRUSTEE
255 Main Street
Hartford, CT 06106
Bridgeport, CT 06601

U. S. TRUSTEE
265 Church Street, Suite 1103
New Haven, CT 06510

By: /s/Paul Lewis Otzel

PAUL LEWIS OTZEL
KAPUSTA, OTZEL & AVERAIMO
250 Broad Street
Milford, CT 06460
203-874-6773 (telephone)
203-874-5765 (fax)
staff@milfordlegal.com (e-mail)
Fed Bar No. ct12009

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re	)	Chapter 7
Carol L Watson,)	
	)	Case Number. 11-21138
)	
Debtor(s)	)	Judge Albert S. Dabrowski
)	

**REQUEST OF ATLAS ACQUISITIONS
FOR SERVICE OF NOTICES PURSUANT TO FED. R. BANKR. P. 2002(g)**

PLEASE TAKE NOTICE that Atlas Acquisitions LLC, a creditor in the above-captioned case, requests, pursuant to Rules 2002 and 9007 of the Federal Rules of Bankruptcy Procedure (the Bankruptcy Rules) and sections 102(1), 342 and 1109(b) of title 11 of the United States Code, 11 U.S.C. §§ 101, et seq. (as amended, the Bankruptcy Code), that all notices given or required to be given and all papers served or required to be served in this case be also given to and served, whether electronically or otherwise, on:

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601
Attn: Avi Schild
Telephone: (888) 762-9889
Facsimile: (201) 546-9377
E-mail: bk@atlasacq.com

Dated: 04/30/2011

By: /s/ Avi Schild
Avi Schild
c/o Atlas Acquisitions LLC
President
294 Union St.
Hackensack, NJ 07601
(888) 762-9889

Assignee Creditor: Citibank - VISA [Last four digits of account: 0634]

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

IN RE:	:	CHAPTER 7
CAROL L. WATSON	:	
	:	
Debtor	:	CASE NO.: 11-21138 (ASD)
	:	
US BANK NATIONAL ASSOCIATION, as	:	
Trustee for the Structured Asset Investment	:	
Loan Trust, 2006-3	:	
	:	
Movant	:	
VS.	:	
	:	Doc. Id. # 10
CAROL L. WATSON	:	
	:	Re: Doc. Id. #
	:	
JOHN J. O'NEIL, JR., TRUSTEE	:	
	:	
Respondents	:	

OBJECTION TO MOTION FOR RELIEF FROM STAY

John J. O'Neil, Jr., Trustee in the above captioned matter objects to the Motion for Relief from Stay in that Movant has failed to establish lack of equity and asks that the matter be set down for an evidentiary hearing.

Dated at Hartford, Connecticut on May 4, 2011.

/s/ John J. O'Neil, Jr.
John J. O'Neil, Jr.
255 Main Street
Hartford, CT 06106
Telephone: (860)527-3271

B22A (Official Form 22A) (Chapter 7) (12/10)

In re Carol L. Watson
Debtor(s)

Case Number: _____
(If known)

<p>According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):</p> <p><input type="checkbox"/> The presumption arises</p> <p><input checked="" type="checkbox"/> The presumption does not arise</p> <p><input type="checkbox"/> The presumption is temporarily inapplicable.</p>

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for “The presumption does not arise” at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the “exclusion period”). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for “The presumption is temporarily inapplicable” at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>
Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION	

2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input checked="" type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>											
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A Debtor's Income	Column B Spouse's Income									
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$0.00	\$0.00									
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross Receipts</td> <td style="width:30%; text-align:right;">\$ 22,791.33</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align:right;">\$ 19,025.67</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Business income</td> <td style="text-align:right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross Receipts	\$ 22,791.33	b.	Ordinary and necessary business expenses	\$ 19,025.67	c.	Business income	Subtract Line b from Line a	\$3,765.66	\$0.00
a.	Gross Receipts	\$ 22,791.33										
b.	Ordinary and necessary business expenses	\$ 19,025.67										
c.	Business income	Subtract Line b from Line a										
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross Receipts</td> <td style="width:30%; text-align:right;">\$ 0.00</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align:right;">\$ 0.00</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Rent and other real property income</td> <td style="text-align:right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary operating expenses	\$ 0.00										
c.	Rent and other real property income	Subtract Line b from Line a										
6	Interest, dividends, and royalties.	\$0.00	\$0.00									
7	Pension and retirement income.	\$0.00	\$0.00									
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$0.00	\$0.00									
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:20%;">Debtor \$ _____</td> <td style="width:20%;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____										
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.											

	a. Interim Positions	\$ 4,276.66		
	Total and enter on Line 10.		\$4,276.66	\$0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).		\$8,042.32	\$0.00
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$ 8,042.32	
Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$96,507.84	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>CT</u> b. Enter debtor's household size: <u>4</u>		\$103,314.00	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.		\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.			
	a.		\$	
	Total and enter on Line 17 .		\$	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$	
Part V. CALCULATION OF DEDUCTIONS FROM INCOME				
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.		\$	

B22A (Official Form 22A) (Chapter 7) (12/10)

19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align:left;">Persons under 65 years of age</th> <th colspan="2" style="text-align:left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%;">a1.</td> <td style="width:75%;">Allowance per person</td> <td style="width:5%;">a2.</td> <td style="width:75%;">Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>	Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	a2.	Allowance per person	b1.	Number of persons	b2.	Number of persons	c1.	Subtotal	c2.	Subtotal	\$
Persons under 65 years of age		Persons 65 years of age or older																
a1.	Allowance per person	a2.	Allowance per person															
b1.	Number of persons	b2.	Number of persons															
c1.	Subtotal	c2.	Subtotal															
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$																
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tbody> <tr> <td style="width:5%;">a.</td> <td style="width:75%;">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="width:20%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$																
b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$																
c.	Net mortgage/rental expense	Subtract Line b from Line a																
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$																
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																

B22A (Official Form 22A) (Chapter 7) (12/10)

23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:70%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:25%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:70%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:25%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									
<p>Subpart B: Additional Living Expense Deductions</p>											

Note: Do not include any expenses that you have listed in Lines 19-32										
34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td style="text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 34</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$
a.	Health Insurance	\$								
b.	Disability Insurance	\$								
c.	Health Savings Account	\$								
35	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>									
36	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>									
37	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>									
38	<p>Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>									
39	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>									
40	<p>Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>									
41	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.</p>									

Subpart C: Deductions for Debt Payment

42	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 25%;">Name of Creditor</th> <th style="width: 25%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 30%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> </tbody> </table> <p style="text-align: right;">Total: Add Lines a, b and c</p>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	b.			\$	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.			\$	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																	
a.			\$	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no																	
b.			\$	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																	
c.			\$	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

43	<p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;"></td> <td style="width:30%; text-align:center;">Name of Creditor</td> <td style="width:30%; text-align:center;">Property Securing the Debt</td> <td style="width:10%; text-align:center;">1/60th of the Cure Amount</td> </tr> <tr> <td colspan="3" style="text-align:right;">Total: Add Lines a, b and c</td> <td style="text-align:center;">\$</td> </tr> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	Total: Add Lines a, b and c			\$	\$								
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount															
Total: Add Lines a, b and c			\$															
44	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.</p>	\$																
45	<p>Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width:15%; text-align:center;">\$</td> <td style="width:20%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align:center;">X</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td colspan="2" style="text-align:right;">Total: Multiply Lines a and b</td> </tr> <tr> <td colspan="3"></td> <td style="text-align:center;">\$</td> </tr> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$		b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X		c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b					\$	\$
a.	Projected average monthly Chapter 13 plan payment.	\$																
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X																
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																
			\$															
46	<p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p>	\$																
Subpart D: Total Deductions from Income																		
47	<p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.</p>	\$																

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	<p>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</p>	\$
49	<p>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</p>	\$
50	<p>Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result</p>	\$
51	<p>60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.</p>	\$
52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$7,025* Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).</p>	
53	<p>Enter the amount of your total non-priority unsecured debt</p>	\$
54	<p>Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.</p>	\$
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	Total: Add Lines a, b, and c	

Part VIII: VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>4/19/2011</u> Signature: <u>s/ Carol L. Watson</u> Carol L. Watson, (Debtor)</p>
----	--

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re	)	Chapter 7
)	
CAROL L WATSON,	)	Case No. 2-11-bk-21138
)	
Debtor(s))	
)	

**REQUEST OF RECOVERY MANAGEMENT SYSTEMS CORP.
FOR SERVICE OF NOTICES PURSUANT TO FED. R. BANKR. P. 2002(g)**

PLEASE TAKE NOTICE that Recovery Management Systems Corporation ("Recovery Management"), as authorized agent for GE Money Bank (JCPENNEY CREDIT SERVICES [Last four digit of account:8103]), a creditor in the above-captioned chapter 7 case, requests, pursuant to Rules 2002 and 9007 of the Federal Rules of Bankruptcy Procedure (the Bankruptcy Rules) and sections 102(1), 342 and 1109(b) of title 11 of the United States Code, 11 U.S.C. §§ 101, et seq. (as amended, the Bankruptcy Code), that all notices given or required to be given and all papers served or required to be served in this case be also given to and served, whether electronically or otherwise, on:

GE Money Bank
c/o Recovery Management Systems Corp.
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605
Attn: Ramesh Singh
Telephone: (305) 379-7674
Facsimile: (305) 374-8113
E-mail: claims@recoverycorp.com

Dated: Miami, Florida
May 10, 2011

By: /s/ Ramesh Singh

Ramesh Singh
c/o Recovery Management Systems Corp.
Financial Controller
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605
(305) 379-7674

Assignee Creditor: JCPENNEY CREDIT SERVICES [Last four digit of account:8103]

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:
CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS
CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 17, 2011
RESPONDENTS

MOTION FOR RELIEF FROM STAY

The undersigned Movant, NATIONSTAR MORTGAGE, LLC, a secured creditor of the above-named Debtor ("Debtor"), by and through its undersigned attorneys, pursuant to 11 U.S.C. Section 362 (d) and Bankruptcy Rule 4001, moves this Court for an Order affording relief from the automatic stay imposed by 11 U.S.C., Section 362(a) ("Stay") and as grounds therefore respectfully represents the following to the Court:

1. On June 24, 2005, the Debtor executed a promissory note in the original principal amount of \$276,000.00. A copy is attached hereto as Exhibit A.
2. To secure the note, the Debtor mortgaged the premises known as **5 Trelli Lane, Bristol, Connecticut** by virtue of a mortgage dated June 24, 2005 and recorded on July 14, 2005 in Vol. 1631 at Page 718 of the Bristol Land Records. A copy is attached hereto as Exhibit B. The Movant is the current holder of said note and mortgage.

THIS FIRM IS A DEBT COLLECTOR. WE MAY BE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. AT THIS TIME, WE ARE ONLY SEEKING TO PROCEED AGAINST THE PROPERTY. IN THE EVENT OF A BANKRUPTCY DISCHARGE, NO DEFICIENCY JUDGMENT WILL BE ASSESSED AGAINST THE BORROWER.

3. The Movant seeks relief for the purpose of foreclosing its mortgage against the Debtor's interest in real property known as **5 Trelli Lane, Bristol, Connecticut**. The Movant further seeks relief to allow Movant or its servicing agent, at its option, to contact the Debtor by telephone or written correspondence and, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, any such agreement shall be non-recourse unless included in a reaffirmation agreement.

4. The fair market value of the property is \$278,020.00 pursuant to Debtor's Schedule A. The amount of the Movant's debt is approximately \$311,339.80 pursuant to Movant's debt calculations dated May 13, 2011, plus continuing interest, late charges, collection costs, loan advances, and attorney's fees.

5. Upon information and belief no interest or principal payments are being made to the Movant by the Debtor. As of May 13, 2011 the Debtor is contractually due for April 1, 2010.

6. Pursuant to Debtor's Schedule D, the following liens encumber the Property:

a. NationStar Mortgage claims an interest in the property by virtue of a mortgage in the amount of \$64,032.00.

b. Windsor Federal Savings claims an interest in the property by virtue of a commercial loan in the amount of \$150,000.00

7. A party in interest is entitled to relief from stay pursuant to 11 U.S.C. §362(d)(1), for cause, including lack of adequate protection of its interest in the subject property. The Debtor has not provided adequate protection of the Movant's interest in their property on the above obligation and therefore the Movant is entitled to relief from stay pursuant to 11 U.S.C. Section 362(d)(1) for cause.

8. A party in interest is entitled to relief from stay pursuant to 11 U.S.C. §362(d)(2) if the Debtor has no equity in the Property and the Property is not necessary for an effective reorganization. The Movant is entitled to relief from stay pursuant 11 U.S.C. Section 362 (d)(2)(A) because there is no realizable equity for the unsecured creditors and the property is not necessary for an effective reorganization.

9. The Movant requests an order allowing Movant to assess the Debtor's account with reasonable attorney's fees of up to \$650 plus costs of \$150 in connection with the preparation, filing, and prosecution of this Motion for Relief from Stay. Said note and mortgage identified in Paragraph 1 and 2 above contain provisions allowing the Movant to collect reasonable attorney's fees and costs in connection with enforcing the note and mortgage. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, such fees and costs shall be non-recourse against the Debtor unless the Movant's debt was included in a reaffirmation agreement.

10. The Movant finally requests that this court order the that Bankruptcy Rule 4001(a)(3) is not applicable so that the Movant may immediately enforce and implement the requested order modifying the automatic stay.

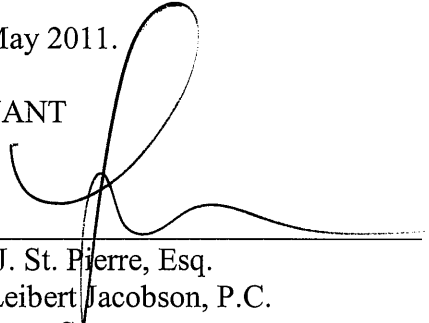
WHEREFORE, the Movant requests relief from the Stay by allowing Movant to foreclose its interests in the Debtor's real property known as **5 Trelli Lane, Bristol, Connecticut**. The Movant further requests relief from stay to allow the Movant or its servicing agent, at its option, to contact the Debtor by telephone or written correspondence and, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, any such agreement being non-recourse unless included in a reaffirmation agreement.

The Movant finally requests that Fed.R.Bankr.P. 4001(a)(3) be declared inapplicable and that the Movant may immediately enforce the order.

Dated at Hartford, Connecticut this 17th day of May 2011.

THE MOVANT

By: _____


Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
50 Weston Street
Hartford, Connecticut 06120
Telephone No. (860) 808-0606
Federal Bar No. CT 22287

MLB

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS

CAROL L WATSON d/b/a :
CAROL L. WATSON MD, LLC :
DEBTOR :
JOHN J. O'NEIL, TRUSTEE :
RESPONDENTS :

PROPOSED ORDER GRANTING NATIONSTAR MORTGAGE, LLC
RELIEF FROM STAY

After notice and a hearing, *see* Bankruptcy Code Section 102(1), on NATIONSTAR MORTGAGE, LLC (hereafter the "Movant") Motion for Relief from Stay, (hereafter, the "Motion"), Doc. I.D. No. ____.

IT IS HEREBY ORDERED that the Motion is Granted - the Automatic Stay of 11 U.S.C. § 362(a) is modified to permit the Movant and/or its successors and assigns to commence and/or continue and prosecute to resolution a foreclosure action and otherwise exercise its rights, if any with respect to real property known as **5 Trelli Lane, Bristol, Connecticut** in accordance with applicable state law and/or permit the Movant and/or its successors and assigns to contact the Debtor by telephone or written correspondence and, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, and

IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of up to \$650 plus costs of \$150 in connection with this Motion for Relief from Stay. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, said attorney's fees and costs shall be non-recourse against the Debtor unless the Movant's debt was included in a reaffirmation agreement, and in the event a Chapter 7 discharge enters, no deficiency judgment will enter without further order of this court.

IT IS FURTHER ORDERED that the 14 day stay of Fed.R.Bankr.P. 4001(a)(3) is not applicable and the Movant may immediately enforce and implement this Order.



NOTE

JUNE 24, 2005

LEWISVILLE, TX 75067

[Date]

[City]

[State]

5 TRELLE LANE, BRISTOL, CT 06010

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 276,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

CENTEX HOME EQUITY COMPANY, LLC

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.420 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on AUGUST 1, 2005

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on JULY 1, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. BOX 199400 DALLAS, TX 75219-9077

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,914.74

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all of the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment."

Except as provided below, I may make a Full or Partial Prepayment at any time. If I make a Partial Prepayment equal to one or more of my monthly payments, my due date may be advanced no more than one month. If I make any other Partial Prepayment, I must still make each later payment as it becomes due and in the same amount. I may make a Full Prepayment at any time. However, if within the first 36 months after the execution of the Mortgage, I make any prepayment(s) within any 12-month period the total amount of which exceeds TWENTY & 00/100 percent (20.000 %) of the original Principal amount of this loan, I will pay a prepayment charge in an amount equal to the payment of SIX (6) months' advance interest on the amount by which the total of my prepayment(s) within that 12-month period exceeds TWENTY & 00/100 percent (20.000 %) of the original Principal amount of the loan.

CONNECTICUT FIXED RATE NOTE - Single Family - With Prepayment Penalty

VMP-105N(CT) (0311)

Page 1 of 3

11/03

Initials: CW

VMP Mortgage Solutions (800)521-7291





5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a Partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 10 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. APPLICABLE LAW

This Note shall be governed by the laws of the State of Connecticut. If a law, which applies to this loan and sets maximum loan charges is finally interpreted so that the interest and other charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such interest or other charge shall be reduced by the amount necessary to reduce the interest or other charge to the permitted limit; and (b) any sums already collected from me which exceed permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a Partial Prepayment, but in no event will a prepayment charge be assessed if the Note Holder chooses to reduce my Principal balance by applying such excess amounts.



11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Carol Watson (Seal) _____ (Seal)
CAROL WATSON -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

Patricia A. Mery
Witness PATRICIA A. MERY

[Sign Original Only]

Joseph D. Mery
Witness JOSEPH D. MERY
VME-105N(CT) (0311)

ALLONGE TO NOTE

LOAN NUMBER: [REDACTED]

ALLONGE TO NOTE DATED: 6/24/2005

LOAN AMOUNT: 276,000.00

PROPERTY ADDRESS:

5 TRELLI LANE
BRISTOL, CONNECTICUT 06010

IN FAVOR OF:

CENTEX HOME EQUITY COMPANY, LLC

AND EXECUTED BY:

CAROL WATSON

PAY TO THE ORDER OF:

Nationstar Mortgage LLC

WITHOUT RECOURSE:

CENTEX HOME EQUITY COMPANY, LLC

BY:


Mike Newswanger

TITLE: Assistant Vice President

DATE: June 30, 2005

MUDAOKA (111204)

VOL 1631 PAGE 0718

20-02294133-R (T) Record And Return Mortgage To:
GENERAL AMERICAN CORPORATION
07/07/2005 14:34 787 GRANT STREET
480 GULF TOWER
PITTSBURGH PA, 15219



Prepared By:
Jan Nagle

[Space Above This Line For Recording Data]

OPEN-END MORTGAGE DEED

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **6/24/2005** together with all Riders to this document.
- (B) "Borrower" is **CAROL WATSON**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is

CENTEX HOME EQUITY COMPANY, LLC
Lender is a **A LIMITED LIABILITY COMPANY**
organized and existing under the laws of **THE STATE OF DELAWARE**

CONNECTICUT -Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3007 1/01

5(CT) (2005)
Page 1 of 14

In/Notar: CW

VMP MORTGAGE FORMS - (800)521-7291



BORR: WATSON
FUND
DATE: 6/30/2005

LOAN # [REDACTED]



VOL 1631 PAGE 0719

Lender's address is 2828 NORTH HARWOOD DALLAS, TX 75201-1516



Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated 6/24/2005 The Note states that Borrower owes Lender

TWO HUNDRED SEVENTY SIX THOUSAND & 00/100 Dollars (U.S. \$ 276,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 7/01/2035

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider, Balloon Rider, VA Rider, Condominium Rider, Planned Unit Development Rider, Biweekly Payment Rider, Second Home Rider, 1-4 Family Rider, Other(s) [specify]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

Initials: CW

VOL 1631 PAGE 0720

(F) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower in consideration of this debt does hereby grant and convey to Lender and Lender's successors and assigns, the following described property located in the COUNTY of HARTFORD
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and made a part hereof.

Parcel ID Number: 1 which currently has the address of
5 TRELLI LANE [Street]
BRISTOL [City] , Connecticut 06010 [Zip Code]
("Property Address"):

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

VOL 1631 PAGE 0721

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower

VOL 1631 PAGE 0722

shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10

VOL 1631 PAGE 0723

days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to

VOL 1631 PAGE 0724

the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

YOL 1631 PAGE 0725

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

VOL 1631 PAGE 0726

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

VOL 1631 PAGE 0727

12. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. **Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

VOL 1631 PAGE 0728

16. **Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires a connection with a

CW

VOL 1631 PAGE 0729

notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

VOL 1631 PAGE 0730

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and foreclosure or sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in court the non-existence of a default or any other defense of Borrower to acceleration and foreclosure or sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any of the remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. **Release.** Upon payment and discharge of all sums secured by this Security Instrument, this Security Instrument shall become null and void and Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

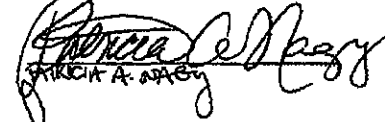
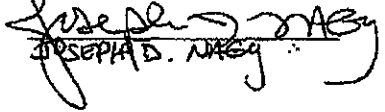
24. **Waivers.** Borrower waives all rights of homestead exemption in, and statutory redemption of, the Property and all right of appraisalment of the Property and relinquishes all rights of curtesy and dower in the Property.


25. **Future Advances.** Lender is specifically permitted, at its option and in its discretion, to make additional loans and future advances under this Security Instrument as contemplated by Section 49-2(c) of the Connecticut General Statutes, and shall have all rights, powers and protections allowed thereunder.

VOL 1631 PAGE 0731

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:


PATRICIA A. NAGY

JOSEPH D. NAGY


CAROL WATSON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF CONNECTICUT,

Hartford

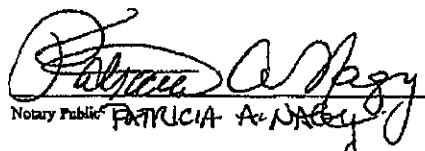
County ss: Bristol

The foregoing instrument was acknowledged before me this
by

June 25, 2005

CAROL WATSON

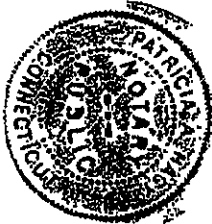
My Commission Expires: 7/31/2005


Notary Public: PATRICIA A. NAGY

9(CT) 10005

Page 14 of 14

PATRICIA A. NAGY
NOTARY PUBLIC
MY COMMISSION EXPIRES
JULY 31, 2005 Form 3907 1/01



Deed #1 Notes For: [REDACTED]

VOL 1631 PAGE 0732

ALL THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED ON THE WESTERLY SIDE OF TRELLI LANE IN THE TOWN OF BRISTOL, COUNTY OF HARTFORD, STATE OF CONNECTICUT, BEING KNOWN AND DESIGNATED AS LOT #18 AS SHOWN ON A CERTAIN MAP ENTITLED "SUBDIVISION MAP, DIPIETRO MANOR SECTION II PREPARED FOR JOSEPH DIPIETRO REDSTONE HILL ROAD & DIPIETRO LANE BRISTOL, CONNECTICUT, SCALE 1" = 40' DATE APRIL 9, 1985, DENIS R. MILLER & ASSOCIATES 171 CENTRAL STREET, BRISTOL, CONN. REV 5-16-1985 UTL. EASEMENT REV 8-27-1985" A COPY OF WHICH MAP IS ON FILE IN THE TOWN CLERK'S OFFICE OF BRISTOL, WHICH REFERENCE MAY BE HAD. SAID LOT IS BOUNDED AND DESCRIBED AS FOLLOWS:

NORTHERLY: BY LOT #19 AS SHOWN ON SAID MAP 150 FEET;
EASTERLY: BY TRELLI LANE AS SHOWN ON SAID MAP 10.77 FEET;
EASTERLY AGAIN: BY THE ARC FORMING THE WESTERLY SIDE OF TRELLI LANE, AS SHOWN ON SAID MAP, A TOTAL OF 89.29 FEET;
SOUTHEASTERLY: BY LOT #17 AS SHOWN ON SAID MAP 107.63 FEET;
SOUTHWESTERLY: BY LOT #12 AS SHOWN ON A MAP ENTITLED "DIPIETRO MANOR SECTION 1", 31.42 FEET;
SOUTHERLY: BY LOT #12 AS SHOWN ON A MAP ENTITLED "DIPIETRO MANOR SECTION 1, 30.18 FEET; AND
WESTERLY: BY LOTS #10 AND #11 AS SHOWN ON A MAP ENTITLED, "DIPIETRO MANOR SECTION 1" PARTLY BY EACH, IN ALL, 129.95 FEET.

BEING THE SAME PROPERTY CONVEYED TO CAROL WATSON BY DEED FROM PAUL M. PAIGO RECORDED 07/01/2004 IN DEED BOOK 1569 PAGE 303, IN THE TOWN CLERK'S OFFICE FOR HARTFORD COUNTY, CONNECTICUT.



Received Bristol Land Records @ 3:33pm

JUL 14 2005

Cherise Pae Town Clerk

20-02294133-R (T) PREMIER ABSTRACT CO
07/07/2005 14:34 ATT: ROBERT LEWIS
185 PLAINS ROAD, SUITE 208E
MELFORD CT, 06460



UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC
MOVANT : DOC. I.D. NO.

VS

CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 17, 2011
RESPONDENTS

NOTICE OF BAR DATE FOR FILING AN OBJECTION

The undersigned has filed the following documents:

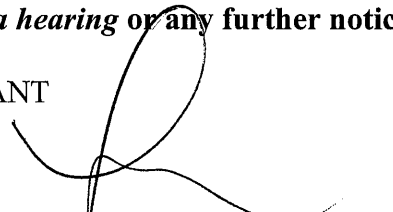
- (1) Motion for Relief From Stay, and
- (2) a Proposed Order associated therewith.

A copy of each is attached to this Notice.

IMPORTANT NOTICE: Unless you *file* with the Clerk, and *serve* upon the undersigned Movant, an Objection to the referenced pleading *not later than May 27, 2011*, the Proposed Order may enter *without a hearing or any further notice*.

THE MOVANT

By: _____


Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
50 Weston Street
Hartford, Connecticut 06120
Telephone No. (860) 808-0606
Federal Bar No. CT 22287

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS
CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 17, 2011
RESPONDENTS

NOTICE OF BAR DATE CERTIFICATION

The undersigned hereby certifies that on the 17th day of May 2011, in accordance with applicable law, I served the following documents upon the entities listed below (constituting all entities entitled to notice):

- (1) a copy of the pleading initiating the contested matter, specifically:
Motion for Relief from Stay;
- (2) a copy of the Proposed Order associated therewith; and
- (3) a NOTICE OF BAR DATE FOR FILING AN OBJECTION.

Carol L. Watson
10 Weatherstone Ridge Road
Plainville, CT 06062
(Debtor)

John J. O'Neil
255 Main Street
Hartford, CT 06106
(Trustee)

Joel M. Grafstein
Grafstein and Associates
10 Melrose Drive
Farmington, CT 06032
(Debtor's Attorney)

U. S. Trustee
Gaiimo Federal Building
150 Court Street, Room 302
New Haven, CT 06510

By: _____

Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
Federal Bar No. CT 22287

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

IN RE: : CHAPTER 7
CAROL L. WATSON :
Debtor : CASE NO.: 11-21138 (ASD)
US BANK NATIONAL ASSOCIATION, as :
Trustee for the Structured Asset Investment :
Loan Trust, 2006-3 :
Movant :
VS. :
Doc. Id. # 18
CAROL L. WATSON :
Re: Doc. Id. #
JOHN J. O'NEIL, JR., TRUSTEE :
Respondents :

WITHDRAWAL OF TRUSTEE'S
OBJECTION TO MOTION FOR RELIEF FROM STAY

John J. O'Neil, Jr., Trustee in the above captioned matter withdraws his objection to the Motion for Relief from Stay dated May 4, 2011.

Dated at Hartford, Connecticut on May 25, 2011.

/s/ John J. O'Neil, Jr.
John J. O'Neil, Jr.
255 Main Street
Hartford, CT 06106
Telephone: (860)527-3271

Certificate Number: 00555-CT-CC-014182996



00555-CT-CC-014182996

CERTIFICATE OF COUNSELING

I CERTIFY that on March 14, 2011, at 11:35 o'clock AM EDT, Carol Watson received from Advisory Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Connecticut, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 14, 2011 By: /s/Esteban Ortiz

Name: Esteban Ortiz

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re: 11-21138-asd	)	Chapter 7 Proceeding
)	
Carol L. Watson)	
Debtor)	
)	
US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3)	
Movant)	
)	
vs.)	
)	
Carol L. Watson)	
and John J. O'Neil, Trustee)	
Respondent	)	May 26, 2011

REQUEST FOR ENTRY OF PROPOSED ORDER

The undersigned (the "Movant") states:

- (a) that a copy of the contested matter, a copy of the proposed order, and NOTICE OF BAR DATE FOR OBJECTION TO ORDER were served on the parties entitled to such notice;
- (b) that the Bar Date stated in the NOTICE OF BAR DATE FOR OBJECTION was in accord with any order of this court and all applicable rules; and
- (c) that the Bar Date has passed without the filing of an objection.

Accordingly, the undersigned requests the entry of the proposed order.

US Bank National Association, as Trustee for the
Structured Asset Investment Loan Trust, 2006-3

By /s/ Ana M. Fidalgo
 Ana M. Fidalgo
 The Movant's Attorney
 Federal Bar No.ct28353
 Bendett & McHugh, P.C.
 270 Farmington Avenue, Suite 151
 Farmington, CT 06032
 Phone (860) 677-2868
 Fax (860) 409-0626
 Email: BKECF@bmpc-law.com

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re:) **Chapter 7 Proceeding**
)
Carol L. Watson) **Case No. 11-21138 (ASD)**
Debtor)

Re: ECF No. 10

**US Bank National Association, as
Trustee for the Structured Asset
Investment Loan Trust, 2006-3**)
Movant)

vs.)

Carol L. Watson)
and John J. O'Neil, Trustee)
Respondent)

ORDER GRANTING MOTION FOR RELIEF

After notice and a hearing, *see* Bankruptcy Code Section 102(1), on US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3, (hereafter, the "Movant"), Motion for Relief from the Automatic Stay, (hereafter, the "Motion") ECF No. 10:

IT IS HEREBY ORDERED that the Motion is Granted—the automatic stay of 11 U.S.C. § 362(a) is modified to permit the Movant, its designated servicing agent, and/or its successors and assigns to commence, continue, and prosecute to judgment a foreclosure action and otherwise exercise its rights, if any, with respect to real property known as **10 Weatherstone Ridge, Plainville, Connecticut** in accordance with applicable state law, and

IT IS FURTHER ORDERED that the Movant, its designated servicing agent, and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, including accepting a deed in lieu of foreclosure from the Debtor. The Movant or its designated servicing agent may contact the Debtor via telephone or written correspondence to offer such an agreement. In the event the Debtor receives a discharge, any such agreement shall be non-recourse against the Debtor unless included in a reaffirmation agreement, and

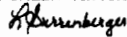
IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of \$550.00 and costs of \$150.00 in connection with this Motion for Relief from Stay. In the event the Debtor receives a discharge, such fees and costs shall be non-recourse against the Debtor unless included in a reaffirmation agreement, and

IT IS FURTHER ORDERED that the 14-day stay of Fed.R.Bankr.P. 4001 (a)(3) is not applicable and the Movant may immediately enforce and implement this order.

Dated: May 26, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

FULL COMPLIANCE WITH
SHORT CALENDAR PROCEDURE



B7 (Official Form 7) (4/10)

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re: Carol L. Watson

Case No. 11-21138

Debtor

(If known)

AMENDED - STATEMENT OF FINANCIAL AFFAIRS

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	SOURCE	FISCAL YEAR PERIOD
53,500.00	1040 Wages	2008
64,627.00	1040 Business Income	2008

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, 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	FISCAL YEAR PERIOD
-16,523.00	Taxable interest, Ordinary dividends, Taxable refunds and Rental real estate	2008

3. Payments to creditors

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

None

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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America PO Box 45224 Jacksonville, FL 32232-5224	regular monthly payments	1,659.00	1,106.00
Chase PO Box 901076 Fort Worth, TX 76101-2076	regular monthly payments	1,657.89	15,828.82
M&T Bank PO Box 767 Buffalo, NY 14240	regular monthly payments	1,572.00	700.00

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 \$5,850*. 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	-----------------------

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

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
Joseph Freshette In Law	5/4/10 and 5/15/10	250; \$500	26,250.00

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

None 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	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Centex Home Equity Company, LLC v. Nationstar Mortgage, LLC CV11-6008324-S	Property Foreclosure	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending
Windsor Federal Savings and Loan Assoc. v. Carol L. Watson, M.D, et al CV-10-5015195	Contracts-Collections	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending

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
------------------------------	--------------------	-----------------------------------

None 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 ADDRESS 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	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

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 a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Grafstein Law Offices 10 Melrose Drive Farmington, CT 06032	4/30/10, 4/18/11	\$3,333.33, \$3,333.33

10. Other transfers

None 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	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled 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' INTEREST IN PROPERTY
-------------------------------	------------------------	--

11. Closed financial accounts

None 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	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

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 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 GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

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 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 the 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 the 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 the 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 business, 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 the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Carol L. Watson MD, LLC		30 West Avon Rd, Ste. A Avon, CT 06001	Medical Practice	06/17/2007

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
------	---------

* * * * *

[If completed by an individual or individual and spouse]

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 5/24/11

Signature of Debtor Carol L. Watson
Carol L. Watson

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In Re:) **Chapter 7 Proceeding**
)
Carol L. Watson) **Case No. 11-21138 (ASD)**
Debtor)
)
) **Re: ECF No. 10**

US Bank National Association, as
Trustee for the Structured Asset)
Investment Loan Trust, 2006-3)
Movant)
)
)
vs.)
)
Carol L. Watson)
and John J. O'Neil, Trustee)
Respondent)

ORDER GRANTING MOTION FOR RELIEF

After notice and a hearing, *see* Bankruptcy Code Section 102(1), on US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-3, (hereafter, the “Movant”), Motion for Relief from the Automatic Stay, (hereafter, the “Motion”) ECF No. 10:

IT IS HEREBY ORDERED that the Motion is Granted—the automatic stay of 11 U.S.C. § 362(a) is modified to permit the Movant, its designated servicing agent, and/or its successors and assigns to commence, continue, and prosecute to judgment a foreclosure action and otherwise exercise its rights, if any, with respect to real property known as **10 Weatherstone Ridge, Plainville, Connecticut** in accordance with applicable state law, and

IT IS FURTHER ORDERED that the Movant, its designated servicing agent, and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, including accepting a deed in lieu of foreclosure from the Debtor. The Movant or its designated servicing agent may contact the Debtor via telephone or written correspondence to offer such an agreement. In the event the Debtor receives a discharge, any such agreement shall be non-recourse against the Debtor unless included in a reaffirmation agreement, and

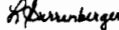
IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of \$550.00 and costs of \$150.00 in connection with this Motion for Relief from Stay. In the event the Debtor receives a discharge, such fees and costs shall be non-recourse against the Debtor unless included in a reaffirmation agreement, and

IT IS FURTHER ORDERED that the 14-day stay of Fed.R.Bankr.P. 4001 (a)(3) is not applicable and the Movant may immediately enforce and implement this order.

Dated: May 26, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

FULL COMPLIANCE WITH
SHORT CALENDAR PROCEDURE



Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: cblanchar
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

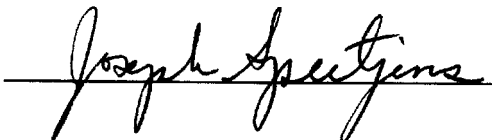
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2011

Signature: 

B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT
District of Connecticut

In re: Carol L. Watson

Debtor

Case No. 11-21138

(If known)

AMENDED - STATEMENT OF FINANCIAL AFFAIRS

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	SOURCE	FISCAL YEAR PERIOD
53,500.00	1040 Wages	2008
64,627.00	1040 Business Income	2008

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, 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	FISCAL YEAR PERIOD
-16,523.00	Taxable interest, Ordinary dividends, Taxable refunds and Rental real estate	2008

3. Payments to creditors

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

None

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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America PO Box 45224 Jacksonville, FL 32232-5224	regular monthly payments	1,659.00	1,106.00
Chase PO Box 901076 Fort Worth, TX 76101-2076	regular monthly payments	1,657.89	15,828.82
M&T Bank PO Box 767 Buffalo, NY 14240	regular monthly payments	1,572.00	700.00

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 \$5,850*. 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	-----------------------

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

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
Joseph Freshette In Law	5/4/10 and 5/15/10	250; \$500	26,250.00

X

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

None 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	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Centex Home Equity Company, LLC v. Nationstar Mortgage, LLC CV11-6008324-S	Property Foreclosure	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending
Windsor Federal Savings and Loan Assoc. v. Carol L. Watson, M.D, et al CV-10-5015195	Contracts-Collections	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending

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
---------------------------------	-----------------------	---

None 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 ADDRESS 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	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

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 a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Grafstein Law Offices 10 Melrose Drive Farmington, CT 06032	4/30/10, 4/18/11	\$3,333.33, \$3,333.33

10. Other transfers

None 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	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled 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' INTEREST IN PROPERTY
-------------------------------	------------------------	--

11. Closed financial accounts

None 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	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

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 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 GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

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 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 the 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 the 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 the 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 business, 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 the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Carol L. Watson MD, LLC		30 West Avon Rd, Ste. A Avon, CT 06001	Medical Practice	06/17/2007

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 _____

* * * * *

[if completed by an individual or individual and spouse]

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 5/24/11

Signature of Debtor Carol L. Watson
 Carol L. Watson

Certificate of Service Page 8 of 8
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: cblanchar
Form ID: pdfdoc9

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 27, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2011.

tr +John J. O'Neil, 255 Main Street, Hartford, CT 06106-1848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

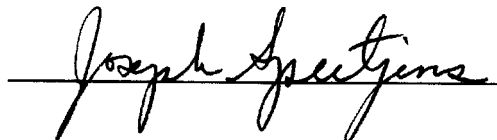
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2011

Signature:



UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS

CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 31, 2011
RESPONDENTS

REQUEST FOR ENTRY OF PROPOSED ORDER

The undersigned states:

(a) that a copy of the pleading initiating this contested matter, a copy of the Proposed Order associated therewith, and NOTICE OF BAR DATE FOR FILING AN OBJECTION (the "NOTICE OF BAR DATE") were served on the parties entitled to such notice;

(b) that the Bar Date stated in the NOTICE OF BAR DATE was in accord with any order of this Court and all applicable Bankruptcy Code Sections and Rules; and

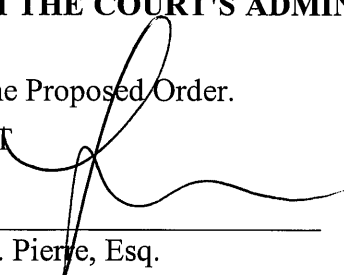
(c) that the Bar Date has passed without the filing of an Objection or REQUEST FOR HEARING.

A COPY OF THE FIRST PAGE OF THE PLEADING INITIATING THE CONTESTED MATTER IS ATTACHED HERETO.

AN ORDER IDENTICAL TO THE PROPOSED ORDER HAS BEEN SEPARATELY FILED WITH THE CLERK IN ACCORDANCE WITH THE COURT'S ADMINISTRATIVE PROCEDURES.

Accordingly, the undersigned requests the entry of the Proposed Order.

THE MOVANT

By: 

Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
50 Weston St., Hartford, CT 06120
Telephone No. (860) 808-0606
Federal Bar No. CT 22287

THIS FIRM IS A DEBT COLLECTOR. WE MAY BE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. AT THIS TIME, WE ARE ONLY SEEKING TO PROCEED AGAINST THE PROPERTY. IN THE EVENT OF A BANKRUPTCY DISCHARGE, NO DEFICIENCY JUDGMENT WILL BE ASSESSED AGAINST THE BORROWER.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS

CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 17, 2011
RESPONDENTS

MOTION FOR RELIEF FROM STAY

The undersigned Movant, NATIONSTAR MORTGAGE, LLC, a secured creditor of the above-named Debtor ("Debtor"), by and through its undersigned attorneys, pursuant to 11 U.S.C. Section 362 (d) and Bankruptcy Rule 4001, moves this Court for an Order affording relief from the automatic stay imposed by 11 U.S.C., Section 362(a) ("Stay") and as grounds therefore respectfully represents the following to the Court:

1. On June 24, 2005, the Debtor executed a promissory note in the original principal amount of \$276,000.00. A copy is attached hereto as Exhibit A.
2. To secure the note, the Debtor mortgaged the premises known as **5 Trelli Lane, Bristol, Connecticut** by virtue of a mortgage dated June 24, 2005 and recorded on July 14, 2005 in Vol. 1631 at Page 718 of the Bristol Land Records. A copy is attached hereto as Exhibit B. The Movant is the current holder of said note and mortgage.

THIS FIRM IS A DEBT COLLECTOR. WE MAY BE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. AT THIS TIME, WE ARE ONLY SEEKING TO PROCEED AGAINST THE PROPERTY. IN THE EVENT OF A BANKRUPTCY DISCHARGE, NO DEFICIENCY JUDGMENT WILL BE ASSESSED AGAINST THE BORROWER.

CERTIFICATION

I hereby certify that a copy of the foregoing was served upon all parties, either by operation of the Court's electronic filing system or by postage prepaid first class mail, on this 31st day of May 2011.

Carol L. Watson
10 Weatherstone Ridge Road
Plainville, CT 06062
(Debtor)

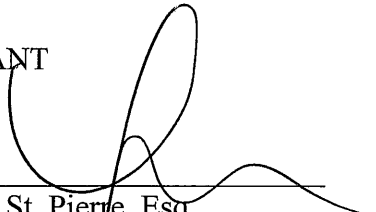
Joel M. Grafstein
Grafstein and Associates
10 Melrose Drive
Farmington, CT 06032
(Debtor's Attorney)

John J. O'Neil
255 Main Street
Hartford, CT 06106
(Trustee)

U.S. Trustee
Giaino Federal Building
150 Court Street, Room 302
New Haven, CT 06510

THE MOVANT

By: _____



Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
50 Weston Street
Hartford, Connecticut 06120
Telephone No. (860) 808-0606
Federal Bar No. CT 22287

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION

IN RE: : CHAPTER 7
CAROL L. WATSON : CASE NO. 11-21138-ASD
DEBTOR :
NATIONSTAR MORTGAGE, LLC :
MOVANT :
VS. :
CAROL L. WATSON and : May 31, 2011
JOHN J. O'NEIL, JR., TRUSTEE :
RESPONDENTS :

OBJECTION TO MOTION FOR RELIEF FROM STAY

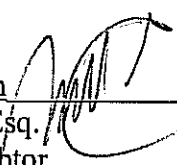
The debtor herein, CAROL L. WATSON (the "Debtor"), acting herein through her attorney, Joel M. Grafstein, Esq., does hereby object to the Motion for Relief from Stay filed by NATIONSTAR MORTGAGE, LLC dated May 17, 2011 for the following reasons:

1. The Debtor filed her Chapter 7 petition on April 19, 2011 and was prepared to make her initial post-petition payment to the movant for adequate protection payments.
2. The Debtor has attempted to modify her mortgage with the Movant on three separate occasions, and in each occasion she has been advised that documents that had already been provided were either lost or misplaced.
3. The Debtor seeks a modification of the mortgage for her benefit and the benefit of the Movant.

WHEREFORE, the Debtor objects to the relief requested by the Movant and request that the Motion be denied with prejudice and that the Debtor have such other and further relief as is just and proper.

CAROL L. WATSON
Debtor

/s/ Joel M. Grafstein
Joel M. Grafstein, Esq.
Attorney for the Debtor
Grafstein Law Offices
Farmington, CT 06032
(860) 674-8003
Ct06191



CERTIFICATION OF SERVICE

I hereby certify that a copy of the foregoing was mailed, postage prepaid by first class mail or sent by electronic media to the following individuals on May 31, 2011:

Linda St. Pierre, Esq.
bankruptcy@huntleibert.com
lstpierre@huntleibert.com

U. S. Trustee
USTPRegion02.NH.ECF@USDOJ.GOV

JOHN J. O'NEIL, JR., Trustee
bonnie.mangan@manganlaw.com

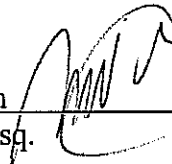
Deborah L. Dorio on behalf of Creditor Windsor Federal Savings & Loan Association
ddorio@peaseanddoriolaw.com

Ana M. Fidalgo on behalf of Creditor US Bank National Association, As Trustee
bkecf@bmpc-law.com, afidalgo@bmpc-law.com

Paul L. Otzel on behalf of Creditor Nationstar Mortgage
staff@milfordlegal.com, gina@milfordlegal.com

Linda St. Pierre on behalf of Creditor Nationstar Mortgage, LLC
bankruptcy@huntleibert.com, lstpierre@huntleibert.com

/S/ Joel M. Grafstein
Joel M. Grafstein, Esq.



UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS

CAROL L. WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : JUNE 1, 2011
RESPONDENTS

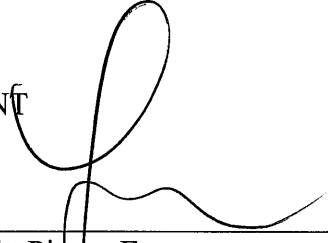
REQUEST FOR HEARING

The undersigned hereby requests a hearing on its Motion for Relief from Stay.

A copy of the first page of the pleading initiating the contested matter is attached hereto.

THE MOVANT

By: _____


Linda J. St. Pierre, Esq.
Hunt Leibert Jacobson, P.C.
50 Weston Street
Hartford, Connecticut 06120
Telephone No. (860) 808-0606
Federal Bar No. CT 22287

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : DOC. I.D. NO.

VS

CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE : MAY 17, 2011
RESPONDENTS

MOTION FOR RELIEF FROM STAY

The undersigned Movant, NATIONSTAR MORTGAGE, LLC, a secured creditor of the above-named Debtor ("Debtor"), by and through its undersigned attorneys, pursuant to 11 U.S.C. Section 362 (d) and Bankruptcy Rule 4001, moves this Court for an Order affording relief from the automatic stay imposed by 11 U.S.C., Section 362(a) ("Stay") and as grounds therefore respectfully represents the following to the Court:

1. On June 24, 2005, the Debtor executed a promissory note in the original principal amount of \$276,000.00. A copy is attached hereto as Exhibit A.
2. To secure the note, the Debtor mortgaged the premises known as **5 Trelli Lane, Bristol, Connecticut** by virtue of a mortgage dated June 24, 2005 and recorded on July 14, 2005 in Vol. 1631 at Page 718 of the Bristol Land Records. A copy is attached hereto as Exhibit B. The Movant is the current holder of said note and mortgage.

THIS FIRM IS A DEBT COLLECTOR. WE MAY BE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. AT THIS TIME, WE ARE ONLY SEEKING TO PROCEED AGAINST THE PROPERTY. IN THE EVENT OF A BANKRUPTCY DISCHARGE, NO DEFICIENCY JUDGMENT WILL BE ASSESSED AGAINST THE BORROWER.

UNITED STATES BANKRUPTCY COURT
District of Connecticut

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/19/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Case Number:*
11-21138 asd

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-3023

Attorney for Debtor(s) (name and address):

Joel M. Grafstein
Grafstein and Associates
10 Melrose Drive
Farmington, CT 06032
Telephone number: (860) 674-8003

Bankruptcy Trustee (name and address):

John J. O'Neil
255 Main Street
Hartford, CT 06106
Telephone number: (860)527-3271

Meeting of Creditors

Date: **May 16, 2011**

Time: **11:30 AM**

Location: **450 Main Street, Room 742, Hartford, CT 06103**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/15/11

Discharge will not enter unless the Debtor's Certification of Financial Management (Official Form B23) is filed by: 7/15/11

Please note: This is not the same as the pre-filing credit counseling certificate.

Deadline to File Reaffirmation Agreements:

7/15/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

***THE BANKRUPTCY CASE NUMBER, INCLUDING THE INITIALS OF THE JUDGE TO WHOM THE CASE HAS BEEN ASSIGNED, SHALL BE TYPED ON EACH SUBSEQUENT PLEADING PURSUANT TO DISTRICT COURT RULE 6 AND BANKRUPTCY COURT LOCAL RULE 1001.1**

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

450 Main Street
7th Floor
Hartford, CT 06103
Telephone number: 860-240-3675
NOTE: VCIS 24 hour information toll free 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:



Deborah S. Hunt

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 4/20/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:

CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC
MOVANT : RE: ECF No. 24

VS

CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE :
RESPONDENTS

ORDER GRANTING NATIONSTAR MORTGAGE, LLC
RELIEF FROM STAY

After notice and a hearing, on NATIONSTAR MORTGAGE, LLC (hereafter the “Movant”) Motion for Relief from Stay, (hereafter, the “Motion”), ECF No. 24:

IT IS HEREBY ORDERED that the Motion is Granted - the Automatic Stay of 11 U.S.C. § 362(a) is modified to permit the Movant and/or its successors and assigns to commence and/or continue and prosecute to resolution a foreclosure action and otherwise exercise its rights, if any with respect to real property known as **5 Trelli Lane, Bristol, Connecticut** in accordance with applicable state law and/or permit the Movant and/or its successors and assigns to contact the Debtor by telephone or written correspondence and, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, and

IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of up to \$650 plus costs of \$150 in connection with this Motion for Relief from Stay. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, said attorney's fees and costs shall be non-recourse against the Debtor unless the Movant's debt was included in a reaffirmation agreement, and in the event a Chapter 7 discharge enters, no deficiency judgment will enter without further order of this court, and

IT IS FURTHER ORDERED that the 14 day stay of Fed.R.Bankr.P. 4001(a)(3) is extend to August 15, 2011.

Dated: June 16, 2011

BY THE COURT


Albert S. Dabrowski
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
Hartford Division

IN RE:
CAROL L. WATSON d/b/a : CHAPTER 7
CAROL L. WATSON MD, LLC :
DEBTOR : CASE NO. 11-21138

NATIONSTAR MORTGAGE, LLC :
MOVANT : RE: ECF No. 24

VS
CAROL L WATSON d/b/a
CAROL L. WATSON MD, LLC
DEBTOR
JOHN J. O'NEIL, TRUSTEE :
RESPONDENTS :

ORDER GRANTING NATIONSTAR MORTGAGE, LLC
RELIEF FROM STAY

After notice and a hearing, on NATIONSTAR MORTGAGE, LLC (hereafter the
“Movant”) Motion for Relief from Stay, (hereafter, the “Motion”), ECF No. 24:

IT IS HEREBY ORDERED that the Motion is Granted - the Automatic Stay of
11 U.S.C. § 362(a) is modified to permit the Movant and/or its successors and assigns to
commence and/or continue and prosecute to resolution a foreclosure action and otherwise
exercise its rights, if any with respect to real property known as **5 Trelli Lane, Bristol,**
Connecticut in accordance with applicable state law and/or permit the Movant and/or its
successors and assigns to contact the Debtor by telephone or written correspondence and,
at its option, offer, provide and enter into a potential forbearance agreement, loan
modification, refinance agreement or other loan workout/loss mitigation agreement, and

IT IS FURTHER ORDERED that the Movant may assess the Debtor's mortgage account with reasonable attorney's fees of up to \$650 plus costs of \$150 in connection with this Motion for Relief from Stay. If the Debtor received a Chapter 7 discharge after the Movant's loan was originated, said attorney's fees and costs shall be non-recourse against the Debtor unless the Movant's debt was included in a reaffirmation agreement, and in the event a Chapter 7 discharge enters, no deficiency judgment will enter without further order of this court, and

IT IS FURTHER ORDERED that the 14 day stay of Fed.R.Bankr.P. 4001(a)(3) is extend to August 15, 2011.

Dated: June 16, 2011

BY THE COURT


Albert S. Dabrowski
United States Bankruptcy Judge

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: lwatson
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

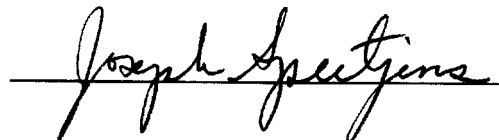
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2011

Signature:



B27 (Official Form 27) (12/09)

UNITED STATES BANKRUPTCY COURT

District of Connecticut

In re CAROL L. WATSON Debtor

Case No. 1121138 Chapter: 7

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

- 1. Creditor's Name: Chase Auto Finance
2. Amount of the debt subject to this reaffirmation agreement: \$14,447.17 on the date of bankruptcy \$14,664.27 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 15.29% prior to bankruptcy 15.29% under reaffirmation agreement (X Fixed Rate Adjustable Rate)
4. Repayment terms (if fixed rate): \$542.63 per month for 31 months
5. Collateral, if any, securing the debt: Current market value: \$13,675.00 Description: 2004 LEXUS ES330
6. Does the creditor assert that the debt is nondischargeable? Yes No (If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

Debtor's Income and Expenses as Stated on Reaffirmation Agreement

- 7A. Total monthly income from Schedule I, line 16 \$26,791
7B. Monthly income from all sources after payroll deductions \$26,791
8A. Total monthly expenses from Schedule J, line 18 \$36,297
8B. Monthly expenses \$36,297
9A. Total monthly payments on reaffirmed debts not listed on Schedule J \$0
9B. Total monthly payments on reaffirmed debts not included in monthly expenses \$0
10B. Net monthly income \$(9,506) (Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Carol I Watson

Signature of Debtor (only required if line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed)

Other Information

Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: _____

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?
____ Yes No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?
____ Yes No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

MANUEL ACOSTA
Signature

MANUEL ACOSTA | CREDITOR
Print/Type Name & Signer's Relation to Case

Check one.
 Presumption of Undue Hardship
 No Presumption of Undue Hardship
See Debtor's Statement in Support of Reaffirmation, Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT
District of Connecticut

In re CAROL L. WATSON,
Debtor

Case No. 1121138

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: Chase Auto Finance

Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: AUTO LOAN 2800
For example, auto loan

B. AMOUNT REAFFIRMED: \$ 14,664.27

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 05/25/11, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The ANNUAL PERCENTAGE RATE applicable to the Amount Reaffirmed is 15.29 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) Fixed rate Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (check and complete one):

- \$542.63 per month for 31 months starting on 4/24/11.
- Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount. _____

E. Describe the collateral, if any, securing the debt:

Description:	<u>2004 LEXUS ES330</u>
Current Market Value	<u>\$ 13,675.00</u>

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

- Yes. What was the purchase price for the collateral? \$ 25,340.12
- No. What was the amount of the original loan? \$ _____

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (including fees and costs)	<u>\$ 14,447.17</u>	<u>\$ 14,664.27</u>
Annual Percentage Rate	<u>15.29 %</u>	<u>15.29 %</u>
Monthly Payment	<u>\$ 542.63</u>	<u>\$ 542.63</u>

H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit: _____

PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. Yes No

B. Is the creditor a credit union?

Check one. Yes No

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

- a. Monthly income from all sources after payroll deductions (take-home pay plus any other income) \$ 26,791
- b. Monthly expenses (including all reaffirmed debts except this one) \$ 36,297
- c. Amount available to pay this reaffirmed debt (subtract b. from a.) \$ (9,506)
- d. Amount of monthly payment required for this reaffirmed debt \$ 542.63

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

- You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
- You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

- You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 6/13/11 Signature Carol J Watson
Debtor

Date _____ Signature _____
Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor Chase Auto Finance 201 N. Central Ave 11th FL. Phoenix, AZ 85004
Print Name Address

MANUEL ACOSTA [Signature] 06/28/11
Print Name of Representative Signature Date

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date _____ Signature of Debtor's Attorney _____
 Print Name of Debtor's Attorney _____

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. **When will this Reaffirmation Agreement be effective?**

a. **If you *were* represented by an attorney during the negotiation of your Reaffirmation Agreement and**

i. **if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. **if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. **If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. **What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.*

C. DEFINITIONS

1. **“Amount Reaffirmed”** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **“Annual Percentage Rate”** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the “stated interest rate”) tells you the full cost of your credit including many of the creditor’s fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **“Credit Union”** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like “Credit Union” or initials like “C.U.” or “F.C.U.” in its name.

Reaffirmation Documents

Introduction

A debtor in a bankruptcy case may decide to remain legally obligated to pay a debt that would otherwise be discharged in bankruptcy. This is called *reaffirming a debt*. Reaffirming a debt is voluntary; debtors are not required to reaffirm any debt.

The Bankruptcy Code allows debtors to reaffirm debts, but an agreement to reaffirm a debt will be enforceable despite the bankruptcy discharge only if it complies with specific procedures. Director's Form B240A (Reaffirmation Documents) includes the Reaffirmation Agreement, disclosures, and other documents necessary for a debtor to reaffirm a debt.

This form cannot be used with a separate, attached Reaffirmation Agreement because some of the required disclosures are contained in the Reaffirmation Agreement portion of the form, rather than in the Disclosure Statement portion of the form. Because § 524(k)(3)(J)(i) contemplates that a separate Reaffirmation Agreement may be used as long as the proper disclosures have been made, parties should draft their own documents, use Director's Form B240A/B ALT, or use other forms authorized by local courts if they want to use a separate attached Reaffirmation Agreement.

Applicable Law

The reaffirmation of debt is governed by 11 U.S.C. § 524(c), (d), and (k). A Reaffirmation Agreement is enforceable only if it complies with these Bankruptcy Code provisions. 11 U.S.C. § 524(c). For example, any agreement to reaffirm a dischargeable debt must be entered into before the debtor receives a discharge. 11 U.S.C. § 524(c)(1).

In addition, § 524(k) sets out extensive specific and detailed descriptions of the disclosures that a debtor must receive before or at the time the debtor signs the Reaffirmation Agreement. 11 U.S.C. § 524(c)(2). The required disclosures consist of the Reaffirmation Agreement, the Disclosure Statement, and other documents described in § 524(k). 11 U.S.C. § 524(k)(1). Disclosures may be "made in a different order and may use terminology different from that set forth in paragraphs (2) through (8)," with the exception of two terms - "Amount Reaffirmed" and "Annual Percentage Rate" - that must be used where indicated. 11 U.S.C. § 524(k)(2).

The January 2007 version of Director's Form B240A (now designed as B240A/B ALT) which implemented the reaffirmation disclosures and form requirements of the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act, carefully tracked the statutory language and organization. As a result, the form was quite long and some of the most significant information needed for court review followed many pages of preliminary disclosures and information.

Based on the authority provided by 11 U.S.C. § 524(k)(2), this revised form organizes the required information in a different order, bringing information important to the court to the beginning of the document while directing the debtor's attention to pertinent disclosures and definitions that must be reviewed before entering into the Reaffirmation Agreement. It also

streamlines the documents and uses language that is easier to understand. To avoid redundancy, some of the required disclosures are included in the Reaffirmation Agreement and are simply referred to in the Disclosure Statement.

The *Amount Reaffirmed* in Part I.B., includes a blank in which to insert the date of the disclosures to provide a definite, identifiable termination point for the accrual of fees and costs. See 11 U.S.C. § 524(k)(3)(C)(ii).

Section 524(k)(3)(E) provides for the disclosure of the "Annual Percentage Rate" that applies to the reaffirmed debt, and the statutory provision includes great detail about how to compute that rate. The form contains a space to fill in the Annual Percentage Rate (which the creditor must calculate according to the detailed statutory instructions) and requires disclosure as to whether the rate is fixed or variable. *Annual Percentage Rate* is defined in Part V.C. of the form as the "interest rate on a loan expressed under the rules required by federal law." The revised form omits the statutory detail about how the rate is determined.

Directions

This Director's form is optional. Do not use it with a separate, attached Reaffirmation Agreement.

This form does not replace the Reaffirmation Cover Sheet required by Fed. R. Bankr. P. 4008(a), even though some of the required information is the same.

Fill in the blanks at the top of the form, entering the district in which the bankruptcy case is filed, the debtor or co-debtors' names, case number, and chapter number. Fill in the name of the creditor, and check the box if the creditor is a credit union. If the creditor is not a credit union, leave the box blank.

All blanks should be filled in and all appropriate boxes checked. If two boxes appear in an answer, check one.

Part I: Reaffirmation Agreement

- A. Describe the original agreement being reaffirmed.
- B. Fill in the total amount of the debt being reaffirmed. Fill in the date the disclosure was prepared.
- C. Fill in the Annual Percentage Rate, as determined under the appropriate method set out in 11 U.S.C. § 524(k)(3)(E). If more than one interest rate applies to the reaffirmed debt, the creditor may write in more than one rate. Check the appropriate type of rate for the loan.
- D. Indicate the repayment terms. The creditor may include additional lines if multiple balances are to be paid at different rates or if the form categories do not adequately cover the terms of this Reaffirmation Agreement. The court needs this information to review the Reaffirmation Agreement.

Part II: Your Statement in Support of Reaffirmation Agreement

A and B. If an attorney did not represent the debtor or if the creditor is not a credit union, fill out C.1. and C.2.

C.1 a-d. Fill in information about present income and expenses. Do not use income and expense information from the bankruptcy schedules unless it is identical to the present income and expenses. *Calculate the amount available to pay the reaffirmed debt.* Then check the appropriate box at the top of page 1.

C.2. Check whether the payments on the reaffirmed debt will impose an undue hardship on debtor or debtor's dependents. If the monthly income is less than the monthly expenses, the debtor must explain why reaffirming the debt will not cause an undue hardship. The debtor should identify any additional sources of funds to make the payments.

D. If the debtor is represented by an attorney and the creditor is a credit union, indicate whether the debtor believes that the reaffirmation agreement is in the debtor's financial interest and the debtor can afford to make the payments. Then check the box on page 1 that says, "No Presumption of Undue Hardship."

Part III: Certification by Debtors and Signatures of Parties

Any debtor (including any joint debtor) who agrees to reaffirm a debt must sign and date the certification. Fill in the creditor's name and address, along with the printed name of the creditor's representative who negotiated the Reaffirmation Agreement. The representative must sign and date the Reaffirmation Agreement.

Part IV: Certification by Debtor's Attorney (if any)

Fill out this certification if the debtor was represented by an attorney in negotiating the Reaffirmation Agreement. *See* 11 U.S.C. § 524(c)(3) and (k)(5).

Part V: Disclosure Statement and Instructions to Debtors

This part of the Reaffirmation Documents contains definitions, the additional required disclosures that are not included in the Reaffirmation Agreement itself, and instructions to the debtor.

B240B (Form B240B) (12/09)

UNITED STATES BANKRUPTCY COURT

District of Connecticut

In re CAROL L. WATSON,
Debtor

Case No. 1121138
Chapter 7

MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of Reaffirmation Agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

- 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)
- 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income, as explained in Part II of Form B240A, Reaffirmation Documents)

Signed: Carol L. Watson
(Debtor)

(Joint Debtor, if any)

Date: _____

B240C (Form B240C) (12/09)

United States Bankruptcy Court
District of Connecticut

In re CAROL L. WATSON,
Debtor

Case No. 1121138
Chapter 7

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) CAROL L. WATSON has (have) filed a motion for approval of the reaffirmation agreement dated _____ made between the debtor(s) and creditor Chase Auto Finance. The court held the hearing required by 11 U.S.C. § 524(d) on notice to the debtor(s) and the creditor on _____ (date).

- COURT ORDER:
- The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
 - The court grants the debtor's motion under 11 U.S.C. § 524(k)(8) and approves the reaffirmation agreement described above.
 - The court does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
 - The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
 - The court does not approve the reaffirmation agreement.

BY THE COURT

Date: _____

United States Bankruptcy Judge

Form ntchrgBKNH

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In Re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Bankruptcy Proceeding No.: 11-21138
Chapter: 7
Judge: Albert S. Dabrowski

NOTICE OF HEARING

The Creditor has filed papers with the court.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

PLEASE TAKE NOTICE that a hearing will be held at

450 Main Street, 7th Floor Courtroom, Room 715B, Hartford, CT 06103

on 8/18/11 at 09:30 AM

to consider and act upon the following:

43 – Reaffirmation with Carol Watson, Debtor Filed by Chase Auto Finance JP Morgan Chase N.A. Creditor, . (Arrieta, Cindy) **Modified on 7/5/2011 to add debtor in text** (Steady, Theresa).

NOTICE IS FURTHER GIVEN that, unless otherwise ordered by the court the initial hearing on the foregoing will be a nonevidentiary hearing and, further, that said hearing may be continued or adjourned from time to time without further notice other than an order in open court.

If you want the court to consider your views on the above mentioned matter(s), then you or your attorney must be in attendance on the above scheduled date.

If you or your attorney do not attend the above scheduled hearing, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date of Issuance by the Clerk: 7/5/11



Clerk, U.S. Bankruptcy Court

Certificate of Service Page 2 of 3
 United States Bankruptcy Court
 District of Connecticut

In re:
 Carol L. Watson
 Debtor

Case No. 11-21138-asd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: tsteady
 Form ID: hrgBKNH

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jul 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439
 cr +Chase Auto Finance JP Morgan Chase N.A., 201 N Central Ave, AZ1-1191,
 Phoenix, AZ 85004-0073
 cr +Nationstar Mortgage, P O Box 829009, Dallas, TX 75382-9009
 7590004 America's Servicing Company, P.O. Box 10328, Des Moines, IA 50306-0328
 7590005 +Arnold Koff, 30 West Avon Road, Ste. A, Avon, CT 06001-3546
 7590007 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
 7590009 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054
 7590006 Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
 7590008 +Bank of America, 9000 Southside Blvd., Bldg. 600, Jacksonville, FL 32256-0789
 7590010 +Bristol Municipal Credit Union, 363 North Main Street, Bristol, CT 06010-1903
 7590011 Cardmember Services, PO Box 5250, Carol Stream, IL 60197-5250
 7590012 +Carol L. Watson MD, LLC, 20 West Avon Road, Ste. A, Avon, CT 06001-3677
 7590013 +Centex Home Equity Co., c/o Nationstar Mortgage, 350 Highland Drive,
 Lewisville, TX 75067-4177
 7590014 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 7590015 Citi, PO Box 22060, Tempe, AZ 85285-2060
 7590017 +Citifinancial Retail Services, 300 Saint Paul Place, Baltimore, MD 21202-2120
 7590018 +Citifinancial Services, Inc., 300 Saint Paul Place, Baltimore, MD 21202-2120
 7590019 +City of Bristol, Water Department, 119 Riverside Ave., Bristol, CT 06010-6378
 7590020 +Donna Louney, 34 Stafford Hollow Road, Munson, MA 01057-9308
 7590024 +HSBC, Bankruptcy Department, PO Box 5213, Carol Stream, IL 60197-5213
 7590022 +Hartford Hospital, PO Box 310911, 181 E. Cedar Street, Newington, CT 06111-1500
 7590023 +Henry Schein, 135 Duryea Road, Melville, NY 11747-3834
 7590026 +Joseph Frechette, 1985 Perkins St., Bristol, CT 06010-8911
 7590028 +Michalik, Bauer, Siliva & Ciccarill, 35 Pearl Street, Ste. 300, New Britain, CT 06051-2613
 7590029 +Milford Law LLC, 250 Broad Street, Milford, CT 06460-3236
 7590030 +Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4177
 7596210 +Nationstar Mortgage LLC, c/o Paul Lewis Otzel, Esq., Kapusta, Otzel & Averaimo,
 250 Broad Street, Milford, CT 06460-3236
 7614102 +Nationstar Mortgage, LLC, c/o Linda J. St.Pierre, Esq., Hunt Leibert Jacobson, P.C.,
 50 Weston Street, Hartford, CT 06120-1504
 7590031 +O'Brien Funeral Home, 24 Lincoln Avenue, Forestville, CT 06010-7099
 7590032 +Pease & Dorio, PC, 316 Main Street, Bldg. C, Farmington, CT 06032-2961
 7590033 Renbrook School, 2865 Albany Avenue, West Hartford, CT 06117-1899
 7590034 +Terry Eccles, 106 Sugar Hill Road, Tolland, CT 06084-2517
 7590035 +Theodore D. Fishman, M.D., 670 Prospect Ave., Hartford, CT 06105-4240
 7590036 +Thermacom, Inc., c/o Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
 7590037 +United States Trustee, 150 Court Street, New Haven, CT 06510-2050
 7590003 Wells Fargo, PO Box 5185, Sioux Falls, SD 57117-5185
 7590038 +Wells Fargo, PO Box 84712, Sioux Falls, SD 57118-4712
 7590039 +Windsor Federal Savings, 250 Broad Street, Windsor, CT 06095-2937
 7595257 +Windsor Federal Savings & Loan Association, c/o Deborah L. Dorio, Esq., Pease & Dorio, P.C.,
 316 Main Street, Farmington, CT 06032-2961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: gecsedirecoverycorp.com Jul 05 2011 19:06:39 GE Money Bank,
 c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 7601110 +E-mail/Text: bnc@atlasacq.com Jul 05 2011 18:30:44 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 7590021 +E-mail/Text: sroman@echn.org Jul 05 2011 18:31:00 ECHN, 71 Haynes Street,
 Manchester, CT 06040-4131
 7590025 +E-mail/Text: frank.musso@jmhosp.org Jul 05 2011 18:30:42 Johnson Memorial Hospital,
 201 Chestnut Hill Road, Stafford Springs, CT 06076-4005
 7590027 E-mail/Text: camanagement@mandtbank.com Jul 05 2011 18:30:18 M&T Bank, PO Box 767,
 Buffalo, NY 14240
 7607912 E-mail/PDF: rmscedirecoverycorp.com Jul 05 2011 19:06:39
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 7590037 +E-mail/Text: ustpreion02.nh.ecf@usdoj.gov Jul 05 2011 18:31:01 United States Trustee,
 150 Court Street, New Haven, CT 06510-2050

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage, LLC
 cr US Bank National Association, As Trustee
 cr Windsor Federal Savings & Loan Association

District/off: 0205-2

User: tsteady
Form ID: hrgBKNH

Page 2 of 2
Total Noticed: 45

Date Rcvd: Jul 05, 2011

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
7590016 ##+Citifinancial Retail Services, 2035 W. 4th Street, Tempe, AZ 85281-7206

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

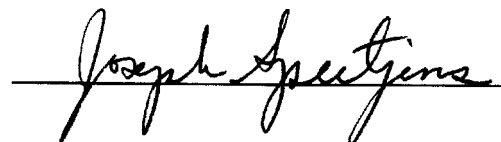
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL WATSON

**Case No. 11-21138 (ASD)
Chapter 7**

Debtor.

**UNITED STATES TRUSTEE'S MOTION TO EXTEND THE TIME
FOR FILING AN 11 U.S.C. § 707(b)(3) MOTION TO DISMISS AND
A COMPLAINT OBJECTING TO DISCHARGE UNDER 11 U.S.C. § 727(a)**

Tracy Hope Davis, the United States Trustee for Region 2 (the "United States Trustee") respectfully moves for the entry of an order extending for sixty (60) days until September 13, 2011 the time during which the United States Trustee can file a motion to dismiss this case pursuant to 11 U.S.C. § 707(b)(3) and/or file a complaint objecting to the debtor's discharge pursuant to 11 U.S.C. § 727(a). In support of this motion, the United States Trustee respectfully represents and alleges as follows:

1. Carol Watson ("Debtor") commenced this case by filing a voluntary petition under chapter 7 of the Bankruptcy Code on April 19, 2011. On or about April 19, 2011, the United States Trustee appointed John J. O'Neil to serve as chapter 7 trustee.
2. The meeting of creditors pursuant to 11 U.S.C. §341(a) was scheduled for May 16, 2011. It was held on May 16, 2011 and continued to June 20, 2011. The meeting was continued to July 25, 2011 and has not been closed.
3. The last day for filing a motion to dismiss this case under 11 U.S.C. §707(b)(3) and/or a complaint objecting to the Debtor's discharge is July 15, 2011. Thus, this motion is timely made.

4. This motion is presented to the Court because the United States Trustee needs additional time to investigate documentation which has yet to be provided by the Debtor. The United States Trustee believes that the extension will allow her time to obtain additional information that will either support or negate the basis to file a motion to dismiss, pursuant to 11 U.S.C § 707(b), and/or a complaint objecting to the Debtor's discharge, pursuant to 11 U.S.C. §727(a).

5. Pursuant to Local District Court Rule 7(b), on July 14, 2011, the Office of the United States Trustee contacted Attorney Joel M. Grafstein and received his consent to the extension.

WHEREFORE, the United States Trustee respectfully requests that this Court enter an order: (1) extending until September 13, 2011 the time within which the United States Trustee can file a motion to dismiss this case pursuant to 11 U.S.C. § 707(b)(3); (2) extending until September 13, 2011, the time within which the United States Trustee can file a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. §727(a); and (3) granting such other relief as this Court deems equitable under the circumstances.

Dated: July 14, 2011
New Haven, CT

Respectfully Submitted,
TRACY HOPE DAVIS
UNITED STATES TRUSTEE FOR REGION 2

By: /s/ Holley L. Claiborn
Holley L. Claiborn/ct 17216
Trial Attorney
Office of the United States Trustee
Giaino Federal Building
150 Court Street, Suite 302
New Haven, CT 06510-7016
(203) 773-2210

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL WATSON

**Case No. 11-21138 (ASD)
Chapter 7**

Debtor.

**ORDER GRANTING EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to September 13, 2011.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL WATSON

Case No. 11-21138 (ASD)

Chapter 7

Re: ECF No. 46

Debtor.

**ORDER GRANTING EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to September 13, 2011.

Dated: July 15, 2011


Albert S. Dubrowicki
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL WATSON

Case No. 11-21138 (ASD)

Chapter 7

Re: ECF No. 46

Debtor.

**ORDER GRANTING EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to September 13, 2011.

Dated: July 15, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

Certificate of Service Page 2 of 2
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: cblanchar
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 5

Date Rcvd: Jul 15, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2011.

- db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439
- cr +Chase Auto Finance JP Morgan Chase N.A., 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004-0073
- cr +Nationstar Mortgage, P O Box 829009, Dallas, TX 75382-9009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- cr +E-mail/Text: bnc@atlasacq.com Jul 15 2011 18:32:56 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
- cr E-mail/PDF: gecsed@recoverycorp.com Jul 15 2011 19:04:55 GE Money Bank, c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

- cr Nationstar Mortgage, LLC
- cr US Bank National Association, As Trustee
- cr Windsor Federal Savings & Loan Association

TOTALS: 3, * 0, ## 0

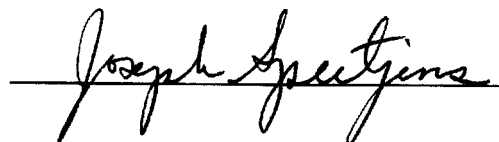
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re Carol Watson
Debtor

Case No. 11-21138
Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, Carol Watson, the debtor in the above-styled
(Printed Name of Debtor)

case, hereby certify that on 7-18-11 (Date), I completed an instructional course in personal
financial management provided by In Charge Debt Solutions
(Name of Provider)

an approved personal financial management provider.

Certificate No. (if any): 00301 - CT - DE - 015480860

I, _____, the debtor in the above-styled case,
(Printed Name of Debtor)

hereby certify that no personal financial management course is required, because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h)
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Carol Watson
Carol Watson

Date: 7-18-11

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

**UNITED STATES TRUSTEE'S *EX PARTE* MOTION FOR EXAMINATION OF
DEBTOR CAROL L. WATSON PURSUANT TO BANKRUPTCY RULE 2004**

Tracy Hope Davis, the United States Trustee for Region 2 (“United States Trustee”), respectfully moves this Court for an *ex parte* order pursuant to Bankruptcy Rule 2004 authorizing the examination of debtor Carol L. Watson (“Debtor”) and requiring the Debtor to appear and give sworn testimony. In support of this motion, the United States Trustee respectfully states as follows:

1. The Debtor commenced this case by filing a voluntary petition under chapter 7 of the Bankruptcy Code on April 19, 2011. On or about April 19, 2011, the United States Trustee appointed John O’Neil to serve as Chapter 7 trustee.

2. The initial 11 U.S.C. § 341(a) meeting of creditors (“341 Meeting”) was scheduled for and held on May 16, 2011. The 341 Meeting has been continued to August 22, 2011.

3. The United States Trustee needs to take sworn testimony from the Debtor regarding the preparation of the Petition, Schedules, Statement of Financial Affairs, Form 22A (Means Test Form) and the information underlying these documents to determine whether action is appropriate under Section 707 or 727.

4. The United States Trustee seeks an order compelling the Debtor to attend and give sworn testimony at an electronically recorded Rule 2004 examination scheduled at a time convenient to the parties and held at the office of the United States Trustee, Giaimo Federal Building, 150 Court Street, Room 302, New Haven, Connecticut.

WHEREFORE, the United States Trustee respectfully requests that the Court enter an order compelling the Debtor to attend and give sworn testimony at a Rule 2004 examination, and for such other relief as the Court finds just and appropriate.

Dated: August 12, 2011
New Haven, Connecticut

Respectfully submitted,
TRACY HOPE DAVIS
UNITED STATES TRUSTEE FOR REGION 2

BY: /s/ Holley L. Claiborn
Holley L. Claiborn/ct17216
Trial Attorney
Giaino Federal Building
150 Court Street, Room 302
New Haven, CT 06510
Tel. (203) 773-2210

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

**ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DEBTOR CAROL L. WATSON**

Upon the motion of the United States Trustee seeking to conduct the examination of debtor Carol L. Watson and the Court having determined there is good cause for granting the request relief as conditioned herein, it is hereby:

ORDERED that the Movant, United States Trustee, may examine debtor Carol L. Watson, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P. 2004(b), with attendance and the production of documentary evidence, by agreement, or compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004(c).

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON,

Chapter 7

Case No. 11-21138 (ASD)

Debtor.

**UNITED STATES TRUSTEE'S *EX PARTE* MOTION FOR EXAMINATION OF
DAVID E. FRECHETTE PURSUANT TO BANKRUPTCY RULE 2004**

Tracy Hope Davis, the United States Trustee for Region 2 (“United States Trustee”), respectfully moves this Court for an *ex parte* order pursuant to Bankruptcy Rule 2004 authorizing the examination of non-debtor David E. Frechette and requiring him to appear and give sworn testimony. In support of this motion, the United States Trustee respectfully states as follows:

1. Carol L. Watson (“Debtor”) commenced this case by filing a voluntary petition under chapter 7 of the Bankruptcy Code on April 19, 2011. On or about April 19, 2011, the United States Trustee appointed John O’Neil to serve as Chapter 7 trustee.

2. The initial 11 U.S.C. § 341(a) meeting of creditors (“341 Meeting”) was scheduled for and held on May 16, 2011. The 341 Meeting has been continued to August 22, 2011.

3. The United States Trustee needs to take sworn testimony from the Debtor’s non-filing spouse, David E. Frechette, regarding his employment status, as well as the preparation of the Debtor’s Form 22A (Means Test Form) and the Schedules and the information underlying these documents to determine whether action against the Debtor is appropriate under Section 707 or 727.

4. The United States Trustee seeks an order compelling David E. Frechette to attend and give sworn testimony at an electronically recorded Rule 2004 examination scheduled at a time

convenient to the parties and held at the office of the United States Trustee, Giaimo Federal Building, 150 Court Street, Room 302, New Haven, Connecticut.

WHEREFORE, the United States Trustee respectfully requests that the Court enter an order compelling David E. Frechette to attend and give sworn testimony at a Rule 2004 examination, and for such other relief as the Court finds just and appropriate.

Dated: August 12, 2011
New Haven, Connecticut

Respectfully submitted,
TRACY HOPE DAVIS
UNITED STATES TRUSTEE FOR REGION 2

BY: /s/ Holley L. Claiborn
Holley L. Claiborn/ct17216
Trial Attorney
Giaimo Federal Building
150 Court Street, Room 302
New Haven, CT 06510
Tel. (203) 773-2210

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

**ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DAVID E. FRECHETTE**

Upon the motion of the United States Trustee seeking to conduct the examination of David E. Frechette and the Court having determined there is good cause for granting the request relief as conditioned herein, it is hereby:

ORDERED that the Movant, United States Trustee, may examine David E. Frechette, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P. 2004(b), with attendance and the production of documentary evidence, by agreement, or compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004(c).

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

Re: ECF No. 50

**ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DEBTOR CAROL L. WATSON**

Upon consideration of the U.S. Trustee's (hereafter the "Movant")
Motion for Rule 2004 Examination, seeking an order authorizing a Bankruptcy Rule 2004
examination of Carol L. Watson, and the Court having determined there is good
cause for granting the requested relief as conditioned hereafter:

ORDERED that the Movant, United States Trustee, may examine debtor Carol L.
Watson, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P.
2004(b), with attendance and the production of documentary evidence, by agreement, or
compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004©.

Dated: August 16, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

Re: ECF No. 51

ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DAVID E. FRECHETTE

Upon consideration of the U.S. Trustee's (hereafter the "Movant")

Motion for Rule 2004 Examination, seeking an order authorizing a Bankruptcy Rule 2004 examination of David E. Frechette, and the Court having determined there is good cause for granting the requested relief as conditioned hereafter:

ORDERED that the Movant, United States Trustee, may examine David E. Frechette, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P. 2004(b), with attendance and the production of documentary evidence, by agreement, or compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004(c).

Dated: August 16, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

Re: ECF No. 50

ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DEBTOR CAROL L. WATSON

Upon consideration of the U.S. Trustee's (hereafter the "Movant")
Motion for Rule 2004 Examination, seeking an order authorizing a Bankruptcy Rule 2004
examination of Carol L. Watson, and the Court having determined there is good
cause for granting the requested relief as conditioned hereafter:

ORDERED that the Movant, United States Trustee, may examine debtor Carol L.
Watson, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P.
2004(b), with attendance and the production of documentary evidence, by agreement, or
compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004©.

Dated: August 16, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: tsteady
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: ustpreregion02.nh.ecf@usdoj.gov Aug 16 2011 18:33:48 Holley L. Claiborn,
Office of The United States Trustee, The Giaimo Federal Building, 150 Court Street, Room 302,
New Haven, CT 06510-2022

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

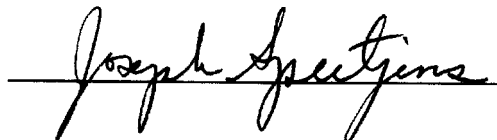
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2011

Signature:



UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION

In re

CAROL L. WATSON,

Debtor.

Chapter 7

Case No. 11-21138 (ASD)

Re: ECF No. 51

ORDER PURSUANT TO RULE 2004
AUTHORIZING THE EXAMINATION OF DAVID E. FRECHETTE

Upon consideration of the U.S.Trustee's (hereafter the "Movant")

Motion for Rule 2004 Examination, seeking an order authorizing a Bankruptcy Rule 2004 examination of David E. Frechette, and the Court having determined there is good cause for granting the requested relief as conditioned hereafter:

ORDERED that the Movant, United States Trustee, may examine David E. Frechette, pursuant to Fed. R. Bankr. P. 2004(a) and within the scope of Fed. R. Bankr. P. 2004(b), with attendance and the production of documentary evidence, by agreement, or compelled in the manner provided in Fed. R. Bankr. P. 9016, *see* Fed. R. Bankr. P. 2004(c).

Dated: August 16, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

Certificate of Service Page 2 of 2
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: tsteady
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty +E-mail/Text: ustpreregion02.nh.ecf@usdoj.gov Aug 16 2011 18:33:48 Holley L. Claiborn,
Office of The United States Trustee, The Giaimo Federal Building, 150 Court Street, Room 302,
New Haven, CT 06510-2022

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

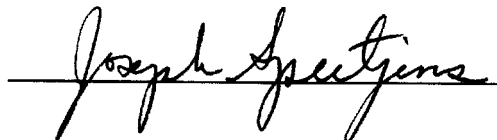
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON

**Case No. 11-21138 (ASD)
Chapter 7**

Debtor.

**UNITED STATES TRUSTEE'S MOTION TO FURTHER EXTEND THE TIME
FOR FILING AN 11 U.S.C. § 707(b)(3) MOTION TO DISMISS AND
A COMPLAINT OBJECTING TO DISCHARGE UNDER 11 U.S.C. § 727(a)**

Tracy Hope Davis, the United States Trustee for Region 2 (the "United States Trustee") respectfully moves for the entry of an order further extending for forty-five (45) days until October 28, 2011 the time during which the United States Trustee can file a motion to dismiss this case pursuant to 11 U.S.C. § 707(b)(3) and/or file a complaint objecting to the debtor's discharge pursuant to 11 U.S.C. § 727(a). In support of this motion, the United States Trustee respectfully represents and alleges as follows:

1. Carol L. Watson ("Debtor") commenced this case by filing a voluntary petition under chapter 7 of the Bankruptcy Code on April 19, 2011. On or about April 19, 2011, the United States Trustee appointed John J. O'Neil to serve as chapter 7 trustee.
2. The meeting of creditors pursuant to 11 U.S.C. §341(a) was scheduled for May 16, 2011. It was held on May 16, 2011 and continued to June 20, 2011. The meeting has been continued several times since and is currently scheduled for September 20, 2011.
3. The United States Trustee obtained a prior extension of the time to file a motion to dismiss this case under 11 U.S.C. §707(b)(3) and/or a complaint objecting to the Debtor's discharge. The extension expires on September 13, 2011. Thus, this motion is timely made.

4. The United States Trustee has obtained orders authorizing her to conduct Rule 2004 examinations of the Debtor and the Debtor's non-filing spouse. The examinations were to be held today but due to the impact of Hurricane Irene, the Debtor requested that the examinations be rescheduled. As such, the United States Trustee needs additional time to conduct the Rule 2004 examinations and investigate this case further.

5. Pursuant to Local District Court Rule 7(b), on August 30, 2011, the undersigned contacted Attorney Joel M. Grafstein and received his consent to the extension.

WHEREFORE, the United States Trustee respectfully requests that this Court enter an order: (1) extending until October 28, 2011 the time within which the United States Trustee can file a motion to dismiss this case pursuant to 11 U.S.C. § 707(b)(3); (2) extending until October 28, 2011, the time within which the United States Trustee can file a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. §727(a); and (3) granting such other relief as this Court deems equitable under the circumstances.

Dated: August 30, 2011
New Haven, CT

Respectfully Submitted,
TRACY HOPE DAVIS
UNITED STATES TRUSTEE FOR REGION 2

By: /s/ Holley L. Claiborn
Holley L. Claiborn/ct 17216
Trial Attorney
Office of the United States Trustee
Giaino Federal Building
150 Court Street, Suite 302
New Haven, CT 06510-7016
(203) 773-2210

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON

**Case No. 11-21138 (ASD)
Chapter 7**

Debtor.

**ORDER GRANTING FURTHER EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND FURTHER EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order further extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to October 28, 2011.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON

**Case No. 11-21138 (ASD)
Chapter 7
Re: ECF No. 56**

Debtor.

**ORDER GRANTING FURTHER EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND FURTHER EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order further extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to October 28, 2011.

Dated: August 30, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

In re

CAROL L. WATSON

Case No. 11-21138 (ASD)

Chapter 7

Re: ECF No. 56

Debtor.

**ORDER GRANTING FURTHER EXTENSION OF TIME
TO FILE AN 11 U.S.C. § 707(b) MOTION AND FURTHER EXTENSION OF
TIME TO FILE AN 11 U.S.C. § 727 COMPLAINT
OBJECTING TO DEBTOR'S DISCHARGE**

The United States Trustee having filed a motion requesting the entry of an order further extending the time during which the United States Trustee can file a motion to dismiss pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a), and good cause appearing therefrom, it is

ORDERED that the United States Trustee's time to file a motion pursuant to 11 U.S.C. § 707(b)(3) and/or a complaint objecting to the Debtor's discharge pursuant to 11 U.S.C. § 727(a) is hereby extended to October 28, 2011.

Dated: August 30, 2011


Albert S. Dabrowski
United States Bankruptcy Judge

Certificate of Service Page 2 of 2
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: tsteady
Form ID: pdfdoc2

Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 30, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: ustpreregion02.nh.ecf@usdoj.gov Aug 30 2011 18:52:06 Holley L. Claiborn,
Office of The United States Trustee, The Giaimo Federal Building, 150 Court Street, Room 302,
New Haven, CT 06510-2022

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

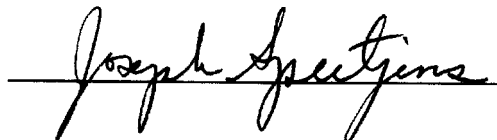
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2011

Signature:



In re Carol Watson
Debtor

Case No. 11-21138
(if known)

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 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 4/18/11

Signature: Carol Watson
Carol Watson
Debtor

[If joint case, both spouses must sign]

Property No. 3	
Creditor's Name: Centex Home Equity Co.	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Chase	Describe Property Securing Debt: 2004 Lexus ES300 65k miles
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

*

Property No. 5	
Creditor's Name: City of Bristol	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	

Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt
--

Property No. 6	
Creditor's Name: M&T Bank	Describe Property Securing Debt: 2001 Mercedes Benz C230 80k miles
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Continue to pay</u> (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Nationstar Mortgage	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Windsor Federal Savings	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Connecticut

Case No. 11-21138

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Social Security / Individual Taxpayer ID No.:

xxx-xx-3023

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/16/11

Albert S. Dabrowski
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Connecticut

Case No. 11-21138

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Social Security / Individual Taxpayer ID No.:

xxx-xx-3023

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/16/11

Albert S. Dabrowski
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Connecticut

In re:
 Carol L. Watson
 Debtor

Case No. 11-21138-asd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: tsteady
 Form ID: B18

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Nov 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2011.

db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439
 cr +Nationstar Mortgage, P O Box 829009, Dallas, TX 75382-9009
 7590004 America's Servicing Company, P.O. Box 10328, Des Moines, IA 50306-0328
 7590005 +Arnold Koff, 30 West Avon Road, Ste. A, Avon, CT 06001-3546
 7590010 +Bristol Municipal Credit Union, 363 North Main Street, Bristol, CT 06010-1903
 7590012 +Carol L. Watson MD, LLC, 20 West Avon Road, Ste. A, Avon, CT 06001-3677
 7590013 +Centex Home Equity Co., c/o Nationstar Mortgage, 350 Highland Drive,
 Lewisville, TX 75067-4177
 7590014 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 7590017 +Citifinancial Retail Services, 300 Saint Paul Place, Baltimore, MD 21202-2120
 7590018 +Citifinancial Services, Inc., 300 Saint Paul Place, Baltimore, MD 21202-2120
 7590019 +City of Bristol, Water Department, 119 Riverside Ave., Bristol, CT 06010-6378
 7590020 +Donna Louney, 34 Stafford Hollow Road, Munson, MA 01057-9308
 7590022 +Hartford Hospital, PO Box 310911, 181 E. Cedar Street, Newington, CT 06111-1500
 7590023 +Henry Schein, 135 Duryea Road, Melville, NY 11747-3834
 7590026 +Joseph Frechette, 1985 Perkins St., Bristol, CT 06010-8911
 7590028 +Michalik, Bauer, Siliva & Ciccarill, 35 Pearl Street, Ste. 300, New Britain, CT 06051-2613
 7590029 +Milford Law LLC, 250 Broad Street, Milford, CT 06460-3236
 7590030 +Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4177
 7596210 +Nationstar Mortgage LLC, c/o Paul Lewis Otzel, Esq., Kapusta, Otzel & Averaimo,
 250 Broad Street, Milford, CT 06460-3236
 7614102 +Nationstar Mortgage, LLC, c/o Linda J. St. Pierre, Esq., Hunt Leibert Jacobson, P.C.,
 50 Weston Street, Hartford, CT 06120-1504
 7590031 +O'Brien Funeral Home, 24 Lincoln Avenue, Forestville, CT 06010-7099
 7590032 +Pease & Dorio, PC, 316 Main Street, Bldg. C, Farmington, CT 06032-2961
 7590033 Renbrook School, 2865 Albany Avenue, West Hartford, CT 06117-1899
 7590034 +Terry Eccles, 106 Sugar Hill Road, Tolland, CT 06084-2517
 7590035 +Theodore D. Fishman, M.D., 670 Prospect Ave., Hartford, CT 06105-4241
 7590036 +Thermacom, Inc., c/o Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
 7590038 +Wells Fargo, PO Box 84712, Sioux Falls, SD 57118-4712
 7590039 +Windsor Federal Savings, 250 Broad Street, Windsor, CT 06095-2937
 7595257 +Windsor Federal Savings & Loan Association, c/o Deborah L. Dorio, Esq., Pease & Dorio, P.C.,
 316 Main Street, Farmington, CT 06032-2961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: ATLASACQU.COM Nov 16 2011 18:43:00 Atlas Acquisitions LLC, Attn: Avi Schild,
 294 Union Street, Hackensack, NJ 07601-4303
 cr +EDI: CAUT.COM Nov 16 2011 18:43:00 Chase Auto Finance JP Morgan Chase N.A.,
 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004-0073
 cr EDI: RMSC.COM Nov 16 2011 18:43:00 GE Money Bank, c/o Recovery Management Systems Corp.,
 Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7601110 +EDI: ATLASACQU.COM Nov 16 2011 18:43:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 7590009 +EDI: BANKAMER2.COM Nov 16 2011 18:43:00 Bank of America, PO Box 17054,
 Wilmington, DE 19850-7054
 7590007 EDI: BANKAMER.COM Nov 16 2011 18:43:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 7590006 EDI: BANKAMER.COM Nov 16 2011 18:43:00 Bank of America, PO Box 45224,
 Jacksonville, FL 32232-5224
 7590008 +EDI: BANKAMER.COM Nov 16 2011 18:43:00 Bank of America, 9000 Southside Blvd., Bldg. 600,
 Jacksonville, FL 32256-0789
 7590011 EDI: HFC.COM Nov 16 2011 18:43:00 Cardmember Services, PO Box 5250,
 Carol Stream, IL 60197-5250
 7590015 EDI: CITICORP.COM Nov 16 2011 18:43:00 Citi, PO Box 22060, Tempe, AZ 85285-2060
 7590021 +E-mail/Text: sroman@echm.org Nov 16 2011 18:54:55 ECHN, 71 Haynes Street,
 Manchester, CT 06040-4131
 7590024 +EDI: HFC.COM Nov 16 2011 18:43:00 HSBC, Bankruptcy Department, PO Box 5213,
 Carol Stream, IL 60197-5213
 7736775 EDI: IRS.COM Nov 16 2011 18:43:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA. 19101-7346
 7590025 +E-mail/Text: frank.musso@jmhosp.org Nov 16 2011 18:53:02 Johnson Memorial Hospital,
 201 Chestnut Hill Road, Stafford Springs, CT 06076-4005
 7590027 E-mail/Text: camanagement@mandtbank.com Nov 16 2011 18:52:20 M&T Bank, PO Box 767,
 Buffalo, NY 14240
 7607912 EDI: RECOVERYCORP.COM Nov 16 2011 18:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7590037 +E-mail/Text: ustpregrion02.nh.ecf@usdoj.gov Nov 16 2011 18:54:57 United States Trustee,
 150 Court Street, New Haven, CT 06510-2050
 7590003 EDI: WFFC.COM Nov 16 2011 18:43:00 Wells Fargo, PO Box 5185, Sioux Falls, SD 57117-5185
 TOTAL: 18

District/off: 0205-2

User: tsteady
Form ID: B18

Page 2 of 3
Total Noticed: 47

Date Rcvd: Nov 16, 2011

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage, LLC
cr US Bank National Association, As Trustee
cr Windsor Federal Savings & Loan Association
7590016 ##+Citifinancial Retail Services, 2035 W. 4th Street, Tempe, AZ 85281-7206

TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

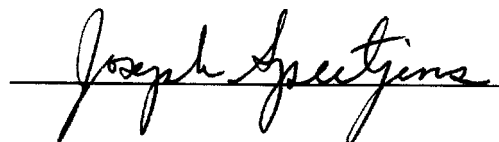
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2011

Signature:



District/off: 0205-2

User: tsteady
Form ID: B18

Page 3 of 3
Total Noticed: 47

Date Rcvd: Nov 16, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2011 at the address(es) listed below:

Ana M. Fidalgo on behalf of Creditor US Bank National Association, As Trustee
bkecf@bmpc-law.com, afidalgo@bmpc-law.com
Deborah L. Dorio on behalf of Creditor Windsor Federal Savings & Loan Association
ddorio@peaseanddoriolaw.com
Joel M. Grafstein on behalf of Debtor Carol Watson jgrafstein@grafsteinlaw.com,
jmgrafstein@comcast.net
John J. O'Neil joneill776@yahoo.com, ct03@ecfbis.com
Linda St. Pierre on behalf of Creditor Nationstar Mortgage, LLC bankruptcy@huntleibert.com,
lstpierre@huntleibert.com
Paul L. Otzel on behalf of Creditor Nationstar Mortgage staff@milfordlegal.com,
gina@milfordlegal.com
U. S. Trustee USTPRegion02.NH.ECF@USDOJ.GOV

TOTAL: 7

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Connecticut

Case No. 11-21138

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Social Security / Individual Taxpayer ID No.:

xxx-xx-3023

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/16/11

Albert S. Dabrowski
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

UNITED STATES BANKRUPTCY COURT
District of Connecticut

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/19/11.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol L. Watson
dba Carol L. Watson MD, LLC
10 Weatherstone Ridge Road
Plainville, CT 06062

Case Number:*
11-21138 asd

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3023

Attorney for Debtor(s) (name and address):

Joel M. Grafstein
Grafstein and Associates
10 Melrose Drive
Farmington, CT 06032
Telephone number: (860) 674-8003

Bankruptcy Trustee (name and address):

John J. O'Neil
255 Main Street
Hartford, CT 06106
Telephone number: (860)527-3271

Meeting of Creditors

Date: May 16, 2011

Time: 11:30 AM

Location: 450 Main Street, Room 742, Hartford, CT 06103

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/15/11

Discharge will not enter unless the Debtor's Certification of Financial Management (Official Form B23) is filed by: 7/15/11

Please note: This is not the same as the pre-filing credit counseling certificate.

Deadline to File Reaffirmation Agreements:

7/15/11

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

*THE BANKRUPTCY CASE NUMBER, INCLUDING THE INITIALS OF THE JUDGE TO WHOM THE CASE HAS BEEN ASSIGNED, SHALL BE TYPED ON EACH SUBSEQUENT PLEADING PURSUANT TO DISTRICT COURT RULE 6 AND BANKRUPTCY COURT LOCAL RULE 1001.1

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

450 Main Street
7th Floor
Hartford, CT 06103
Telephone number: 860-240-3675
NOTE: VCIS 24 hour information toll free 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:

Deborah S. Hunt

Deborah S. Hunt

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 4/20/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

<p>Filing of Chapter 7 Bankruptcy Case</p>	<p>A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.</p>
<p>Legal Advice</p>	<p>The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.</p>
<p>Creditors Generally May Not Take Certain Actions</p>	<p>Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p>
<p>Presumption of Abuse</p>	<p>If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.</p>
<p>Meeting of Creditors</p>	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p>
<p>Do Not File a Proof of Claim at This Time</p>	<p>There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.</p>
<p>Discharge of Debts</p>	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.</p>
<p>Exempt Property</p>	<p>The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.</p>
<p>Bankruptcy Clerk's Office</p>	<p>Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.</p>
<p>Creditor with a Foreign Address</p>	<p>Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.</p>
<p>Refer to Other Side for Important Deadlines and Notices</p>	

Certificate of Service Page 4 of 5
United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: cblanchar
Form ID: B9A

Page 1 of 2
Total Noticed: 41

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

- db +Carol L. Watson, 10 Weatherstone Ridge Road, Plainville, CT 06062-1439
tr +John J. O'Neil, 255 Main Street, Hartford, CT 06106-1848
smg ++CONNECTICUT DEPARTMENT OF REVENUE SERVICES, C & E DIVISION BANKRUPTCY UNIT, 25 SIGOURNEY STREET, HARTFORD CT 06106-5041
ust +U. S. Trustee, Office of the U.S. Trustee, Glaimo Federal Building, 150 Court Street, Room 302, New Haven, CT 06510-2022
7590004 America's Servicing Company, P.O. Box 10328, Des Moines, IA 50306-0328
7590005 +Arnold Koff, 30 West Avon Road, Ste. A, Avon, CT 06001-3546
7590010 +Bristol Municipal Credit Union, 363 North Main Street, Bristol, CT 06010-1903
7590012 +Carol L. Watson MD, LLC, 20 West Avon Road, Ste. A, Avon, CT 06001-3677
7590013 +Centex Home Equity Co., c/o Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4177
7590014 Chase, PO Box 901076, Fort Worth, TX 76101-2076
7590017 +Citifinancial Retail Services, 300 Saint Paul Place, Baltimore, MD 21202-2120
7590018 +Citifinancial Services, Inc., 300 Saint Paul Place, Baltimore, MD 21202-2120
7590019 +City of Bristol, Water Department, 119 Riverside Ave., Bristol, CT 06010-6378
7590020 +Donna Louney, 34 Stafford Hollow Road, Munson, MA 01057-9308
7590022 +Hartford Hospital, PO Box 310911, 181 E. Cedar Street, Newington, CT 06111-1500
7590023 +Henry Schein, 135 Duryea Road, Melville, NY 11747-3834
7590026 +Joseph Frechette, 1985 Perkins St., Bristol, CT 06010-8911
7590028 +Michalik, Bauer, Siliva & Ciccarill, 35 Pearl Street, Ste. 300, New Britain, CT 06051-2613
7590029 +Milford Law LLC, 250 Broad Street, Milford, CT 06460-3236
7590030 +Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4177
7590031 +O'Brien Funeral Home, 24 Lincoln Avenue, Forestville, CT 06010-7099
7590032 +Pease & Dorio, PC, 316 Main Street, Bldg. C, Farmington, CT 06032-2961
7590033 Renbrook School, 2865 Albany Avenue, West Hartford, CT 06117-1899
7590034 +Terry Eccles, 106 Sugar Hill Road, Tolland, CT 06084-2517
7590035 +Theodore D. Fishman, M.D., 670 Prospect Ave., Hartford, CT 06105-4240
7590036 +Thermacom, Inc., c/o Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
7590037 +United States Trustee, 150 Court Street, New Haven, CT 06510-2050
7590038 +Wells Fargo, PO Box 84712, Sioux Falls, SD 57118-4712
7590039 +Windsor Federal Savings, 250 Broad Street, Windsor, CT 06095-2937

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- aty +E-mail/Text: JGRAFSTEIN@GRAFSTEINLAW.COM Apr 20 2011 18:44:33 Joel M. Grafstein, Grafstein and Associates, 10 Melrose Drive, Farmington, CT 06032-2260
7590009 +EDI: BANKAMER2.COM Apr 20 2011 18:43:00 Bank of America, PO Box 17054, Wilmington, DE 19850-7054
7590007 EDI: BANKAMER.COM Apr 20 2011 18:43:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
7590006 EDI: BANKAMER.COM Apr 20 2011 18:43:00 Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
7590008 +EDI: BANKAMER.COM Apr 20 2011 18:43:00 Bank of America, 9000 Southside Blvd., Bldg. 600, Jacksonville, FL 32256-0789
7590011 EDI: HFC.COM Apr 20 2011 18:43:00 Cardmember Services, PO Box 5250, Carol Stream, IL 60197-5250
7590015 EDI: CITICORP.COM Apr 20 2011 18:43:00 Citi, PO Box 22060, Tempe, AZ 85285-2060
7590021 +E-mail/Text: sroman@echm.org Apr 20 2011 18:47:41 ECHM, 71 Haynes Street, Manchester, CT 06040-4131
7590024 +EDI: HFC.COM Apr 20 2011 18:43:00 HSBC, Bankruptcy Department, PO Box 5213, Carol Stream, IL 60197-5213
7590025 +E-mail/Text: frank.musso@jmhosp.org Apr 20 2011 18:45:00 Johnson Memorial Hospital, 201 Chestnut Hill Road, Stafford Springs, CT 06076-4005
7590027 E-mail/Text: camanagement@mandtbank.com Apr 20 2011 18:43:28 M&T Bank, PO Box 767, Buffalo, NY 14240
7590003 EDI: WFFC.COM Apr 20 2011 18:43:00 Wells Fargo, PO Box 5185, Sioux Falls, SD 57117-5185
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

- 7590016 ##+Citifinancial Retail Services, 2035 W. 4th Street, Tempe, AZ 85281-7206

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0205-2

User: cblanchar
Form ID: B9A

Page 2 of 2
Total Noticed: 41

Date Rcvd: Apr 20, 2011

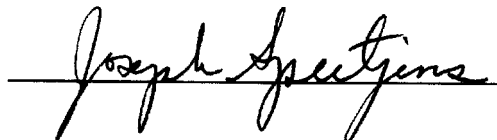
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Certificate of Service Page 2 of 50	
		Name of Debtor(s): Carol L. Watson	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e. g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;">X /s/ Joel M. Grafstein 4/19/2011</p> <hr style="width: 80%; margin: auto;"/> <p style="text-align: center;">Signature of Attorney for Debtor(s) Date</p> <p style="text-align: center;">Joel M. Grafstein, Esq. CT 06191</p>	
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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			

(Name of landlord that obtained judgment)			

(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Certificate of Service Page 3 of 50 Name of Debtor(s): Carol L. Watson
---	--

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.

s/ Carol L. Watson

 Signature of Debtor **Carol L. Watson**

Not Applicable

 Signature of Joint Debtor

 Telephone Number (If not represented by attorney)

4/19/2011

 Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Not Applicable

 (Signature of Foreign Representative)

 (Printed Name of Foreign Representative)

 Date

Signature of Attorney

s/ Joel M. Grafstein

 Signature of Attorney for Debtor(s)

Joel M. Grafstein, Esq. Bar No. CT 06191

 Printed Name of Attorney for Debtor(s) / Bar No.

Grafstein Law Offices

 Firm Name

10 Melrose Drive Farmington, CT 06032

 Address

860-674-8003 **860-676-9168**

 Telephone Number

4/19/2011

 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney 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.

Not Applicable

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

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

 Address

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

Not Applicable

 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

Not Applicable

 Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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

If more than one person prepared this document, attach 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.

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re Carol L. Watson
Debtor

Case No. _____
(if known)

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

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

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

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

2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ Carol L. Watson
Carol L. Watson

Date: 4/19/2011

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

In re: Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE A - REAL PROPERTY

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
10 Weatherstone Ridge Rd. Plainville, CT 06062	Fee Owner		\$ 324,562.00	\$ 717,342.93
5 Trelli Lane Bristol, CT	Fee Owner		\$ 278,020.00	\$ 489,769.90
Total >			\$ 602,582.00	

(Report also on Summary of Schedules.)

In re Carol L. Watson

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	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
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		People's checking (joint account with husband)		90.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		People's United Bank checking 5265 (joint account with husband)		1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Household goods		5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. Clothing		500.00
7. Furs and jewelry.		Engagement and Wedding Band		2,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Genworth Financial term insurance \$2,000,000		0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Primerica Term Insurance \$2,000,000		0.00
10. Annuities. Itemize and name each issuer.	X			
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).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Carol L Watson, MD, LLC		0.00
14. Interests in partnerships or joint ventures. Itemize.	X			

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

In re Carol L. Watson

Case No. _____

(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<input checked="" type="checkbox"/>			
16. Accounts receivable.	<input checked="" type="checkbox"/>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Mercedes Benz C230 80k miles		6,175.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Trailblazer 90k miles		795.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Lexus ES300 65k miles		11,600.00
26. Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
27. Aircraft and accessories.	<input checked="" type="checkbox"/>			
28. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			
29. Machinery, fixtures, equipment and supplies used in business.	<input checked="" type="checkbox"/>			
30. Inventory.	<input checked="" type="checkbox"/>			
31. Animals.	<input checked="" type="checkbox"/>			
32. Crops - growing or harvested. Give particulars.	<input checked="" type="checkbox"/>			

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

In re Carol L. Watson

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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			
<u>2</u> continuation sheets attached			Total >	\$ 27,160.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Carol L. Watson

Debtor

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
 (Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450.*

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2001 Mercedes Benz C230 80k miles	11 USC § 522(d)(5) or 100% of fair market value	2,025.00	6,175.00
	11 USC § 522(d)(2) or 100% of fair market value	3,450.00	
Engagement and Wedding Band	11 USC § 522(d)(5) or 100% of fair market value	550.00	2,000.00
	11 USC § 522(d)(4) or 100% of fair market value	1,450.00	
Misc. Clothing	11 USC § 522(d)(3)	500.00	500.00
Misc. Household goods	11 USC § 522(d)(3)	5,000.00	5,000.00
People's checking (joint account with husband)	11 USC § 522(d)(5) or 100% of fair market value	90.00	90.00
People's United Bank checking 5265 (joint account with husband)	11 USC § 522(d)(5) or 100% of fair market value	1,000.00	1,000.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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 AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1100199064 America's Servicing Company P.O. Box 10328 Des Moines, IA 50306-0328			Mortgage 10 Weatherstone Ridge Rd. Plainville, CT 06062 VALUE \$324,562.00				716,971.00	392,409.00
ACCOUNT NO. 630-10003654092 Bank of America PO Box 45224 Jacksonville, FL 32232-5224			Car loan 2002 Trailblazer 90k miles VALUE \$795.00				1,106.00	1,106.00
ACCOUNT NO. 0259409033 Centex Home Equity Co. c/o Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067 Milford Law LLC 250 Broad Street Milford, CT 06460			Mortgage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				275,570.23	0.00
ACCOUNT NO. 10725410442800 Chase PO Box 901076 Fort Worth, TX 76101-2076			Car loan 2004 Lexus ES300 65k miles VALUE \$11,600.00				15,828.82	4,228.82

1 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 1,009,476.05	\$ 397,743.82
\$	\$

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 02-15141 City of Bristol Water Department 119 Riverside Ave. Bristol, CT 06010			Water/Sewer Usage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				167.67	0.00
ACCOUNT NO. M&T Bank PO Box 767 Buffalo, NY 14240			Car loan 2001 Mercedes Benz C230 80k miles VALUE \$6,175.00				700.00	0.00
ACCOUNT NO. Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067 Milford Law LLC 250 Broad Street Milford, CT 06460			Second mortgage 5 Trelli Lane Bristol, CT VALUE \$278,020.00				64,032.00	0.00
ACCOUNT NO. 74570865 Windsor Federal Savings 250 Broad Street Windsor, CT 06095 Pease & Dorio, PC 316 Main Street, Bldg. C Farmington, CT 06032	X		Commercial Loan 5 Trelli Lane Bristol, CT VALUE \$278,020.00				150,000.00	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 214,899.67	\$ 0.00
\$ 1,224,375.72	\$ 397,743.82

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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 relative 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 a 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 sales representatives up to \$11,725* 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 business, 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 \$5,775* 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 \$2,600* 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 Federal 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. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) – Cont.

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of
 Creditors Holding Priority Claims

Subtotals >
 (Totals of this page)

Total >
 (Use only on last page of the completed
 Schedule E. Report also on the Summary of
 Schedules.)

Total >
 (Use only on last page of the completed
 Schedule E. If applicable, report also on the
 Statistical Summary of Certain Liabilities
 and Related Data.)

\$	0.00	\$	0.00	\$	0.00
\$	0.00				
		\$	0.00	\$	0.00

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Arnold Koff 30 West Avon Road, Ste. A Avon, CT 06001	X	loan/rent				13,250.00
ACCOUNT NO. 549099099690xxxx Bank of America PO Box 15026 Wilmington, DE 19850-5026		credit card				24,255.00
ACCOUNT NO. Bank of America PO Box 17054 Wilmington, DE 19850		credit card				55,526.00
ACCOUNT NO. Bank of America 9000 Southside Blvd., Bldg. 600 Jacksonville, FL 32256		installment loan				4,627.00
ACCOUNT NO. 431303899971xxxx Bank of America PO Box 15026 Wilmington, DE 19850-5026		merchandise				9,130.00

5 Continuation sheets attached

Subtotal >	\$ 106,788.00
Total >	\$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						1,300.00
Bristol Municipal Credit Union 363 North Main Street Bristol, CT 06010		installment loan				
ACCOUNT NO. 6011381005224975						1,682.29
Cardmember Services PO Box 5250 Carol Stream, IL 60197-5250		merchandise				
ACCOUNT NO. 6032590297953571						3,705.00
Citi PO Box 22060 Tempe, AZ 85285-2060		merchandise				
ACCOUNT NO.						3,662.00
Citifinancial Retail Services 2035 W. 4th Street Tempe, AZ 85281		credit card				
ACCOUNT NO. 607336582030						9,567.00
Citifinancial Retail Services 300 Saint Paul Place Baltimore, MD 21202		installment loan				

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal > \$ **19,916.29**

Total > \$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						9,567.00
Citifinancial Services, Inc. 300 Saint Paul Place Baltimore, MD 21202		installment loan				
ACCOUNT NO.						2,000.00
Donna Louney 34 Stafford Hollow Road Munson, MA 01057		loan				
ACCOUNT NO.						17,000.00
ECHN 71 Haynes Street Manchester, CT 06040		loan				
ACCOUNT NO.						808.00
Hartford Hospital PO Box 310911 181 E. Cedar Street Newington, CT 06131-0911		service				
ACCOUNT NO. 2447202	X					3,437.81
Henry Schein 135 Duryea Road Melville, NY 11747-3824		medical supplies				

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	32,812.81
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601138100522xxxx HSBC Bankruptcy Department PO Box 5213 Carol Stream, IL 60197		credit card				2,138.00
ACCOUNT NO. Johnson Memorial Hospital 201 Chestnut Hill Road Stafford Springs, CT 06076		loan				327,632.46
ACCOUNT NO. Joseph Frechette 1985 Perkins St. Bristol, CT 06010		loan				26,250.00
ACCOUNT NO. O'Brien Funeral Home 24 Lincoln Avenue Forestville, CT 06010		service				6,000.00

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	362,020.46
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO.					
Renbrook School 2865 Albany Avenue West Hartford, CT 06117-1899		school tuition			20,214.91
Michalik, Bauer, Siliva & Ciccarill 35 Pearl Street, Ste. 300 New Britain, CT 06051					
ACCOUNT NO.					
Terry Eccles 106 Sugar Hill Road Tolland, CT 06084		loan			6,500.00
ACCOUNT NO.					
Theodore D. Fishman, M.D. 670 Prospect Ave. Hartford, CT 06105		service			800.00
ACCOUNT NO. 241693	X				
Thermacom, Inc. c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044		medical supplies			17,576.25

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	45,091.16
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

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

In re Carol L. Watson
 Debtor

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 37796-64954, 37796-64954 Wells Fargo PO Box 5185 Sioux Falls, SD 57117-5185		student loans				95,304.97
ACCOUNT NO. Wells Fargo PO Box 84712 Sioux Falls, SD 57118		student loan				2,600.00

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	97,904.97
Total >	\$	664,533.69

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

In re: Carol L. Watson, Debtor, Case No. _____ (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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.

In re: **Carol L. Watson**
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Arnold Koff 30 West Avon Road, Ste. A Avon, CT 06001
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Henry Schein 135 Duryea Road Melville, NY 11747-3824
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Thermacom, Inc. c/o Transworld Systems, Inc. 507 Prudential Road Horsham, PA 19044
Carol L. Watson MD, LLC 20 West Avon Road, Ste. A Avon, CT 06001	Windsor Federal Savings 250 Broad Street Windsor, CT 06095

In re Carol L. Watson,
 Debtor

Case No. _____
 (If known)

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 biweekly, 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. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>6,643.58</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>		
b. Is property insurance included?	Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel		\$	<u>500.00</u>
b. Water and sewer		\$	<u>60.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>600.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>50.00</u>
7. Medical and dental expenses		\$	<u>100.00</u>
8. Transportation (not including car payments)		\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>150.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>266.01</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>417.16</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) Personal property		\$	<u>125.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>542.63</u>
b. Other HomEq 5 Trelli Lane, Bristol, CT		\$	<u>759.00</u>
M & T Bank		\$	<u>524.00</u>
Nationstar Mortgage 5 Trelli Lane, Bristol, CT		\$	<u>2,992.24</u>
Student loans		\$	<u>574.24</u>
Windsor Federal Savings		\$	<u>2,567.94</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>19,025.67</u>
17. Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>36,297.47</u>

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

Debtor intends to surrender 5 Trelli Lane, Bristol, CT.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>26,791.33</u>
b. Average monthly expenses from Line 18 above	\$	<u>36,297.47</u>
c. Monthly net income (a. minus b.)	\$	<u>-9,506.14</u>

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

**United States Bankruptcy Court
 District of Connecticut**

In re Carol L. Watson
 Debtor

Case No. _____
 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 also must 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	\$ 602,582.00		
B - Personal Property	YES	3	\$ 27,160.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1,224,375.72	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 664,533.69	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 26,791.33
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 36,297.47
TOTAL		19	\$ 629,742.00	\$ 1,888,909.41	

**United States Bankruptcy Court
 District of Connecticut**

In re Carol L. Watson
 Debtor

Case No. _____
 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)	\$ 97,904.97
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	\$ 97,904.97

State the following:

Average Income (from Schedule I, Line 16)	\$ 26,791.33
Average Expenses (from Schedule J, Line 18)	\$ 36,297.47
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 8,042.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 397,743.82
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		\$ 664,533.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,062,277.51

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

In re Carol L. Watson
Debtor

Case No. _____
(If known)

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 _____ 21 _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 4/19/2011

Signature: s/ Carol L. Watson
Carol L. Watson

Debtor

[If joint case, both spouses must sign]

B7 (Official Form 7) (4/10)

**UNITED STATES BANKRUPTCY COURT
 District of Connecticut**

In re: **Carol L. Watson**
 Debtor

Case No. _____
 (If known)

STATEMENT OF FINANCIAL AFFAIRS

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	SOURCE	FISCAL YEAR PERIOD
53,500.00	1040 Wages	2008
64,627.00	1040 Business Income	2008

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, 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	FISCAL YEAR PERIOD
-16,523.00	Taxable interest, Ordinary dividends, Taxable refunds and Rental real estate	2008

3. Payments to creditors

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

None 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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America PO Box 45224 Jacksonville, FL 32232-5224	regular monthly payments	1,659.00	1,106.00
Chase PO Box 901076 Fort Worth, TX 76101-2076	regular monthly payments	1,657.89	15,828.82
M&T Bank PO Box 767 Buffalo, NY 14240	regular monthly payments	1,572.00	700.00

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 \$5,850*. 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------	-----------------------------------	--------------------

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None 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
---	-----------------	-------------	--------------------

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

None

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	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
Centex Home Equity Company, LLC v. Nationstar Mortgage, LLC CV11-6008324-S	Property Foreclosure	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending
Windsor Federal Savings and Loan Assoc. v. Carol L. Watson, M.D, et al CV-10-5015195	Contracts-Collections	New Britain JD 20 Franklin Square New Britain, CT 06052	Pending

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 REPOSESSION, 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
---------------------------------	-----------------------	---

None

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 ADDRESS 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	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

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 a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Grafstein Law Offices 10 Melrose Drive Farmington, CT 06032	4/30/10, 4/18/11	\$3,333.33, \$3,333.33

10. Other transfers

None 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	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled 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 INTEREST IN PROPERTY
-------------------------------	------------------------	---

11. Closed financial accounts

None 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	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

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 DEPOSITOR	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 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 GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

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 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 the **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 the **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 the **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 business, 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 the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Carol L. Watson MD, LLC		30 West Avon Rd, Ste. A Avon, CT 06001	Medical Practice	06/17/2007

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

* * * * *

[if completed by an individual or individual and spouse]

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 4/19/2011

Signature of Debtor s/ Carol L. Watson
 Carol L. Watson

B 8 (Official Form 8) (12/08)

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re Carol L. Watson
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: America's Servicing Company	Describe Property Securing Debt: 10 Weatherstone Ridge Rd. Plainville, CT 06062
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue to pay (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Bank of America	Describe Property Securing Debt: 2002 Trailblazer 90k miles
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue to pay (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt

Property No. 6	
Creditor's Name: M&T Bank	Describe Property Securing Debt: 2001 Mercedes Benz C230 80k miles
Property will be (<i>check one</i>): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Continue to pay (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (<i>check one</i>): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Nationstar Mortgage	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT
Property will be (<i>check one</i>): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Windsor Federal Savings	Describe Property Securing Debt: 5 Trelli Lane Bristol, CT

**STATEMENT OF SOCIAL-SECURITY NUMBER OR
INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN)**

**UNITED STATES BANKRUPTCY COURT
District of Connecticut**

In re <u>Carol L. Watson, Carol L. Watson MD, LLC,</u>	)	Case No. _____
Debtor*	)	Chapter <u>7</u>
Address: 10 Weatherstone Ridge Road)	
Plainville, CT 06062)	
_____)	
Last four digits of Social-Security or Individual Taxpayer-)	
Identification (ITIN) No(s), (if any): <u>3023</u>)	
Employer Tax-Identification (EIN) No(s), (if any):)	
_____)	

**STATEMENT OF SOCIAL-SECURITY NUMBER(S)
(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))**

1. Name of Debtor (Last, First, Middle): Watson, Carol, L.

(Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social-Security Number and it is: 042 - 56 - 3023
(If more than one, state all.)
- Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____
(if more than one, state all.)
- Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social-Security Number and it is: _____ - _____ - _____
(If more than one, state all.)
- Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____
(if more than one, state all.)
- Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X s/ Carol L. Watson	4/19/2011
Carol L. Watson	_____
Signature of Debtor	Date

**Joint debtors must provide information for both spouses.
Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.*

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

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

**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 **before** 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, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

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.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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 (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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, \$39 administrative fee: Total fee \$239)

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.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

In re Carol L. Watson
Debtor

Case No. _____

Chapter 7

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

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code.

Carol L. Watson
Printed Name of Debtor

Xs/ Carol L. Watson
Carol L. Watson
Signature of Debtor

4/19/2011
Date

Case No. (if known) _____

Instructions: Attach a copy of Form B 201A, 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.

Certificate of Service Page 44 of 50

Carol L. Watson
10 Weatherstone Ridge Road
Plainville, CT 06062

Joel M. Grafstein, Esq.
Grafstein Law Offices
10 Melrose Drive
Farmington, CT 06032

Wells Fargo
PO Box 5185
Sioux Falls, SD 57117-5185

America's Servicing Company
P.O. Box 10328
Des Moines, IA 50306-0328

Arnold Koff
30 West Avon Road, Ste. A
Avon, CT 06001

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
PO Box 45224
Jacksonville, FL 32232-5224

Bank of America
9000 Southside Blvd., Bldg. 600
Jacksonville, FL 32256

Bank of America
PO Box 17054
Wilmington, DE 19850

Certificate of Service Page 45 of 50
Bristol Municipal Credit Union
363 North Main Street
Bristol, CT 06010

Cardmember Services
PO Box 5250
Carol Stream, IL 60197-5250

Carol L. Watson MD, LLC
20 West Avon Road, Ste. A
Avon, CT 06001

Centex Home Equity Co.
c/o Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

Chase
PO Box 901076
Fort Worth, TX 76101-2076

Citi
PO Box 22060
Tempe, AZ 85285-2060

Citifinancial Retail Services
300 Saint Paul Place
Baltimore, MD 21202

Citifinancial Retail Services
2035 W. 4th Street
Tempe, AZ 85281

Citifinancial Services, Inc.
300 Saint Paul Place
Baltimore, MD 21202

Certificate of Service Page 46 of 50

City of Bristol
Water Department
119 Riverside Ave.
Bristol, CT 06010

Donna Louney
34 Stafford Hollow Road
Munson, MA 01057

ECHN
71 Haynes Street
Manchester, CT 06040

Hartford Hospital
PO Box 310911
181 E. Cedar Street
Newington, CT 06131-0911

Henry Schein
135 Duryea Road
Melville, NY 11747-3824

HSBC
Bankruptcy Department
PO Box 5213
Carol Stream, IL 60197

Johnson Memorial Hospital
201 Chestnut Hill Road
Stafford Springs, CT 06076

Joseph Frechette
1985 Perkins St.
Bristol, CT 06010

M&T Bank
PO Box 767
Buffalo, NY 14240

Certificate of Service Page 47 of 50

Michalik, Bauer, Silva & Ciccarilli
35 Pearl Street, Ste. 300
New Britain, CT 06051

Milford Law LLC
250 Broad Street
Milford, CT 06460

Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

O'Brien Funeral Home
24 Lincoln Avenue
Forestville, CT 06010

Pease & Dorio, PC
316 Main Street, Bldg. C
Farmington, CT 06032

Renbrook School
2865 Albany Avenue
West Hartford, CT 06117-1899

Terry Eccles
106 Sugar Hill Road
Tolland, CT 06084

Theodore D. Fishman, M.D.
670 Prospect Ave.
Hartford, CT 06105

Thermacom, Inc.
c/o Transworld Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Certificate of Service Page 48 of 50

United States Trustee
150 Court Street
New Haven, CT 06510

Wells Fargo
PO Box 84712
Sioux Falls, SD 57118

Windsor Federal Savings
250 Broad Street
Windsor, CT 06095

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In re: **Carol L. Watson**

Debtor

Case No. _____
Chapter 7 _____

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **5** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **4/19/2011** _____

Signed: **s/ Carol L. Watson**

Carol L. Watson

Signed: **/s/ Joel M. Grafstein**

Joel M. Grafstein, Esq.
Attorney for Debtor(s)
Bar no.: **CT 06191**
Grafstein Law Offices
10 Melrose Drive
Farmington, CT 06032
Telephone No.: **860-674-8003**
Fax No.: **860-676-9168**
E-mail address: **jgrafstein@grafsteinlaw.com**

Certificate of Service Page 50 of 50

United States Bankruptcy Court
District of Connecticut

In re:
Carol L. Watson
Debtor

Case No. 11-21138-asd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0205-2

User: cblanchar
Form ID: pdfdoc7

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

tr +John J. O'Neil, 255 Main Street, Hartford, CT 06106-1848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

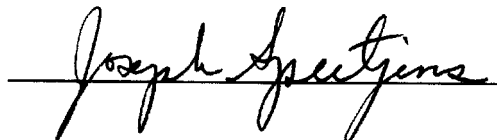
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2011

Signature:



11-21138 Carol L. Watson
Case type: bk **Chapter:** 7 **Asset:** No **Vol:** v **Chief:** Albert S. Dabrowski
Date filed: 04/19/2011 **Date of last filing:** 12/07/2011
Debtor discharged: 11/16/2011
Date terminated: 12/07/2011

Case Summary

Office: Hartford **Filed:** 04/19/2011
County: HARTFORD-CT **Terminated:** 12/07/2011
Fee: Paid **Debtor discharged:** 11/16/2011
Origin: 0 **Reopened:**
Previous term: **Converted:**
Debtor dismissed:
Confirmation hearing:
Joint: n
Current chapter: 7

Debtor disposition: Standard Discharge

Nature of debt: consumer
Pending status: Case Closed
Flags: CLOSED

Trustee: U. S. **City:** New **Email:**
Trustee Haven **Phone:** (203)773-2210 USTPRregion02.NH.ECF@USDOJ.GOV
Trustee: John J. **City:** Hartford **Phone:** (860)527-3271 **Email:** joneil1776@yahoo.com
O'Neil

Party 1: Watson, Carol L. (Debtor)
SSN / ITIN: xxx-xx-3023

Atty: Joel M. **Represents party 1:** Debtor **Phone:** (860) 674-8003
Grafstein **Fax:** 860-676-9168
Email: jgrafstein@grafsteinlaw.com

Location of case files:
Volume: CS1