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United States Bankruptcy C District of Massachusetts						ourt			Voluntary	Petition		
Name of Debtor (if individual, enter Last, First, Middle): Da Silva, Marlene					Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Marlene Da Silva; AKA Marlene DaSilva							used by the , maiden, and		in the last 8 years):			
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Addre	ess of Debto	•	Street, City,	and State)): 	ZIP Code		Address of	f Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines		01702	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Middles									01 - 7 1	(10.11.00		
Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address):	
					Г	ZIP Code	<u>:</u>					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):									•			
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership 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) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other			s defined	☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	ptcy Code Under Which iled (Check one box) hapter 15 Petition for Refactor and a Foreign Main Proceed hapter 15 Petition for Refactor a Foreign Nonmain Proceed to the box (a for the box)	ecognition eding ecognition	
Tax-Exemp (Check box, if ☐ Debtor is a tax-exe under Title 26 of tl Code (the Internal				k, if applicable exempt orgother of the Unite	le) ganization ed States	defined	are primarily cod in 11 U.S.C. { red by an indivioual, family, or	onsumer debts, § 101(8) as idual primarily household pur	Debts busin	are primarily ess debts.		
□ Full Fili	ng Fee attac	8	ee (Check o	ne box)			I	one box: Debtor is		Chapter 11 tess debtor as	Debtors s defined in 11 U.S.C. §	101(51D).
 Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 					Check	Debtor's a to insider all applica A plan is Acceptant	aggregate not s or affiliates) able boxes: being filed w	ncontingent l are less than ith this petiti n were solici	or as defined in 11 U.S. iquidated debts (exclud n \$2,190,000.	ing debts owed		
Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured credit □ Debtor estimates that, after any exempt property is excluded and administrative there will be no funds available for distribution to unsecured creditors.						es paid,		THIS	S SPACE IS FOR COURT	USE ONLY		
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A So to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 \$10,000,001 \$50,000,001 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10			\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(1/08)	Page 2 01 6	Page 2	
Voluntar	y Petition	Name of Debtor(s): Da Silva, Marlene		
(This page mi	ust be completed and filed in every case)	Da Silva, Marierie		
1 3	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, a	attach additional sheet)	
Location Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If n	nore than one, attach additional sheet)	
Name of Debt	tor:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(T-1 amulated if dahter is an	Exhibit B	
forms 10K a pursuant to s and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.) A is attached and made a part of this petition.	(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 delivered to the debtor the notice required by 11 U.S.C. §342(b). X // Is/ Carmenelisa Perez-Kudzma October 8, 2009 Signature of Attorney for Debtor(s) (Date) Carmenelisa Perez-Kudzma 633520		
	Ext	l nibit C		
	for own or have possession of any property that poses or is alleged to distributed Exhibit C is attached and made a part of this petition.		lentifiable harm to public health or safety?	
	Ext	nibit D		
	pleted by every individual debtor. If a joint petition is filed, ea	-	l attach a separate Exhibit D.)	
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a join Exhibit	out petition: a D also completed and signed by the joint debtor is attached a	and made a part of this petitic	on.	
	Information Regardin	ng the Debtor - Venue		
_	(Check any ap			
	Debtor has been domiciled or has had a residence, principe days immediately preceding the date of this petition or for	a longer part of such 180 day	ys than in any other District.	
	There is a bankruptcy case concerning debtor's affiliate, ge			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or	
	Certification by a Debtor Who Reside		l Property	
	(Check all app Landlord has a judgment against the debtor for possession		checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to			
	Debtor has included in this petition the deposit with the co after the filing of the petition.			
l 👝	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. 8	362(1)).	

B1 (Official Form 1)(1/08)

DOCUMENT Page 3 OF O

Page 3

Voluntary Petition

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

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Marlene Da Silva

Signature of Debtor Marlene Da Silva

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 8, 2009

Date

Signature of Attorney*

X /s/ Carmenelisa Perez-Kudzma

Signature of Attorney for Debtor(s)

Carmenelisa Perez-Kudzma 633520

Printed Name of Attorney for Debtor(s)

Carmenelisa Perez-Kudzma

Firm Name

Arecibo #349 Urb. La Cumbre Orlando, FL 00926

Address

Email: attorney.carmenelisa@gmail.com

978-505-3333

Telephone Number

October 8, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Da Silva, Marlene

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Massachusetts

In re	Marlene Da Silva			
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Bank of America	Bank of America	Credit Card		10,890.00
P.O. Box 1598	P.O. Box 1598	Purchases		
Norfolk, VA 23501	Norfolk, VA 23501	0 111 0 1		0.040.00
Bank of America	Bank of America	Credit Card		3,216.00
P.O. Box 1598	P.O. Box 1598	Purchases		
Norfolk, VA 23501	Norfolk, VA 23501	Line of One slife		4 004 00
Bank of America	Bank of America	Line of Credit		1,091.00
4161 Piedmont Parkway Greensboro, NC 27410	4161 Piedmont Parkway Greensboro, NC 27410			
Chase	Chase	Credit Card		11,153.00
P.O. Box 15298	P.O. Box 15298	Purchases		11,155.00
Wilmington, DE 19850	Wilmington, DE 19850	Fulcilases		
Chase	Chase	(2003 Ford Heavy		15,468.00
201 N Walnut Street #DE1-10	201 N Walnut Street #DE1-10	Duty 68,400 miles)		13,400.00
Wilmington, DE 19801	Wilmington, DE 19801	(In debtor's name		(7,600.00
		but owned by		secured)
		Agilson Silveira)		
		Location: 11		
		Warren Rd,		
		Framingham MA		
Chase Home Finance	Chase Home Finance	Location: 11		383,641.40
2901 Kinwest Parkway	2901 Kinwest Parkway	Warren Rd,		
Irving, TX 75063	Irving, TX 75063	Framingham MA		(345,000.00
				secured)
Cohen Financial c/o PNC	Cohen Financial c/o PNC Bank	37-39 Freeman		470,886.00
Bank	7300 West 110th Street	Street,		
7300 West 110th Street	Suite 560	Framingham, MA		(315,000.00
Suite 560	Overland Park, KS 66210	01701		secured)
Overland Park, KS 66210	D			740.00
Department of the Treasury	Department of the Treasury Internal Revenue Service	Federal Taxes		719.00
Internal Revenue Service P.O. Box 9019	P.O. Box 9019			
Holtsville, NY 11742-9019	Holtsville, NY 11742-9019			
First Franklin Loan Services	First Franklin Loan Services	40-42 Frederick		394,600.43
150 Allegheny Center Mall	150 Allegheny Center Mall	Street,		334,000.43
Locator # 24-040	Locator # 24-040	Framingham, MA		(280,000.00
Pittsburgh, PA 15212	Pittsburgh, PA 15212	01702		secured)
1 1635ulgii, 1 A 13212		01102	<u> </u>	Jacoureu)

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In re	Marlene Da Silva	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212	40-42 Frederick Street, Framingham, MA 01702		73,932.66 (280,000.00 secured) (394,600.43 senior lien)
Franklin Credit Management Corporation P.O. Box 2303 Jersey City, NJ 07303-2303	Franklin Credit Management Corporation P.O. Box 2303 Jersey City, NJ 07303-2303	Location: 11 Warren Rd, Framingham MA		95,909.43 (345,000.00 secured) (383,641.40 senior lien)
GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	Credit Purchases		2,195.00
GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998	Credit Purchases		1,035.00
Sears Sears Charge Plus P.O. Box 740281 Houston, TX 77274	Sears Sears Charge Plus P.O. Box 740281 Houston, TX 77274	Credit Card Purchases		7,376.00
Sears/Citibank SD, N P.O. Box 6189 Sioux Falls, SD 57117	Sears/Citibank SD, N P.O. Box 6189 Sioux Falls, SD 57117	Credit Card Purchases		4,009.00
Town of Framingham c/o Treasurer/Collectors Office 150 Concord Street Framingham, MA 01702	Town of Framingham c/o Treasurer/Collectors Office 150 Concord Street Framingham, MA 01702	Water/Sewer Bill		2,179.50

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Marlene Da Silva	Case No.	
	Debtor(s)	•	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Marlene Da Silva**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	October 8, 2009	Signature	/s/ Marlene Da Silva	
			Marlene Da Silva	
			Debtor	

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

Bank of America P.O. Box 1598 Norfolk, VA 23501

Bank of America 4161 Piedmont Parkway Greensboro, NC 27410

Chase 201 N Walnut Street #DE1-10 Wilmington, DE 19801

Chase P.O. Box 15298 Wilmington, DE 19850

Chase Home Finance 2901 Kinwest Parkway Irving, TX 75063

Chase Manhattan Mortgage 10790 Rancho Bernardo Road San Diego, CA 92127

Cohen Financial Lockbox 773295 3295 Solutions Center Chicago, IL 60677-3002

Cohen Financial c/o PNC Bank 7300 West 110th Street Suite 560 Overland Park, KS 66210

Department of the Treasury Internal Revenue Service P.O. Box 9019 Holtsville, NY 11742-9019

First Franklin Loan Services 150 Allegheny Center Mall Locator # 24-040 Pittsburgh, PA 15212

Franklin Credit Management Corporation P.O. Box 2303 Jersey City, NJ 07303-2303

Franklin Credit Management Corporation 101 Hudson Street Jersey City, NJ 07302

GEMB/Bargin Outlet P.O. Box 981439 El Paso, TX 79998

Harmon Law Offices, P.C. 150 California Street Newton, MA 02458

Home Loan Services INC. 150 Allegheny Center Mall Pittsburgh, PA 15212

Midland Loan Services INC. P.O. Box 25965
Shawnee Mission, KS 66225

Orlans | Morgan P.O. Box 962169 Boston, MA 02196

Sears Sears Charge Plus P.O. Box 740281 Houston, TX 77274

Sears/Citibank SD, N P.O. Box 6189 Sioux Falls, SD 57117

THD/CBSD P.O. Box 6497 Sioux Falls, SD 57117

Town of Framingham c/o Treasurer/Collectors Office 150 Concord Street Framingham, MA 01702

Toyota Motor Credit 1500 West Park Drive Westborough, MA 01581