

# United States Bankruptcy Court

## Middle District of Florida

# Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Pichelman, Sean Allen</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Pichelman, Jessica Lea</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8078</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7650</b>
Street Address of Debtor (No. and Street, City, and State): <b>2504 S. Atlantic Avenue #1</b> <b>New Smyrna Beach, FL</b> <div style="text-align: right;">ZIP Code <b>32169</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>2504 S. Atlantic Avenue #1</b> <b>New Smyrna Beach, FL</b> <div style="text-align: right;">ZIP Code <b>32169</b></div>
County of Residence or of the Principal Place of Business: <b>Volusia</b>	County of Residence or of the Principal Place of Business: <b>Volusia</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input 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.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (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.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <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).
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<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  <b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div> <b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> <b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	THIS SPACE IS FOR COURT USE ONLY
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Pichelman, Sean Allen</b> <b>Pichelman, Jessica Lea</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (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.		<b>Exhibit B</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 delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <b>X /s/ Jason A. Burgess</b>            Signature of Attorney for Debtor(s)  <b>Jason A. Burgess 40757</b> </div> <div style="text-align: right;"> <b>October 11, 2010</b>            (Date)         </div> </div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input 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 checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">           _____            (Name of landlord that obtained judgment)         </div>  <div style="margin-left: 40px;">           _____            (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)).			

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

Name of Debtor(s):

**Pichelman, Sean Allen**  
**Pichelman, Jessica Lea****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/ Sean Allen Pichelman**Signature of Debtor **Sean Allen Pichelman****X /s/ Jessica Lea Pichelman**Signature of Joint Debtor **Jessica Lea Pichelman**

Telephone Number (If not represented by attorney)

**October 11, 2010**

Date

**Signature of Attorney\*****X /s/ Jason A. Burgess**

Signature of Attorney for Debtor(s)

**Jason A. Burgess 40757**

Printed Name of Attorney for Debtor(s)

**The Law Offices of Jason A. Burgess, LLC**

Firm Name

**2350 Park Street**  
**Jacksonville, FL 32204**

Address

**Email: jason@jasonaburgess.com****904-521-9868**

Telephone Number

**October 11, 2010**

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.)

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

Address

**X**

Date

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

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

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

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

**United States Bankruptcy Court  
Middle District of Florida**

In re Sean Allen Pichelman  
Jessica Lea Pichelman

Debtor(s)

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

11

**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/ Sean Allen Pichelman  
Sean Allen Pichelman

Date: October 11, 2010

**United States Bankruptcy Court  
Middle District of Florida**

In re Sean Allen Pichelman  
Jessica Lea Pichelman

Debtor(s)

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

11

**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/ Jessica Lea Pichelman

Jessica Lea Pichelman

Date: October 11, 2010

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Business Credit Card</b>		<b>23,500.00</b>
<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Business Credit Card</b>		<b>15,000.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>11,902.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>24,783.63</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Business Credit Card</b>		<b>21,886.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>45,122.56</b>
<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>	<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>	<b>Credit Card</b>		<b>18,195.00</b>
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Home Depot Card</b>		<b>11,699.20</b>
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Business Credit Card</b>		<b>30,104.76</b>
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>		<b>75,000.00 (130,000.00 secured) (189,000.00 senior lien)</b>



In re **Sean Allen Pichelman  
Jessica Lea Pichelman**

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

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>		<b>99,000.00 (229,000.00 secured) (310,000.00 senior lien)</b>
<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134</b>	<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Miami, FL 33134</b>	<b>Judgment on Business Loan</b>	<b>Disputed</b>	<b>168,837.35</b>
<b>Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339</b>	<b>Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339</b>	<b>Home Depot Card</b>		<b>22,610.29</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>		<b>510,000.00  (220,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>		<b>150,000.00 (220,000.00 secured) (510,000.00 senior lien)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>		<b>310,000.00  (229,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>1819 Evergreen Drive, Edgewater, Florida 32132</b>		<b>141,000.00  (81,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>		<b>189,000.00  (130,000.00 secured)</b>
<b>TNB Card Services 4455 LBJ Fwy Dallas, TX 75244</b>	<b>TNB Card Services 4455 LBJ Fwy Dallas, TX 75244</b>	<b>Credit Card</b>		<b>11,000.00</b>
<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>	<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>	<b>Credit Card</b>		<b>15,045.71</b>

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

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

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

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

We, **Sean Allen Pichelman** and **Jessica Lea Pichelman**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **October 11, 2010**

Signature **/s/ Sean Allen Pichelman**

**Sean Allen Pichelman**

Debtor

Date **October 11, 2010**

Signature **/s/ Jessica Lea Pichelman**

**Jessica Lea Pichelman**

Joint Debtor

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

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Sean Allen Pichelman,  
 Jessica Lea Pichelman**

Debtors

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

Chapter **11**

**SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>746,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>39,389.86</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>1,564,200.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>12</b>		<b>567,313.31</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>10,500.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>14,040.00</b>
Total Number of Sheets of ALL Schedules		<b>28</b>			
Total Assets			<b>785,389.86</b>		
Total Liabilities				<b>2,131,513.31</b>	

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Sean Allen Pichelman,  
 Jessica Lea Pichelman**

Debtors

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

Chapter 11

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

**State the following:**

Average Income (from Schedule I, Line 16)	<b>10,500.00</b>
Average Expenses (from Schedule J, Line 18)	<b>14,040.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>9,000.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>831,500.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>567,313.31</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,398,813.31</b>

In re     **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2504 S. Atlantic, New Smyrna Beach, Florida 32169	Tenancy by the Entirety	J	220,000.00	660,000.00
4212 Sun Village Court, New Smyrna Beach, Florida	Tenancy by the Entirety	J	130,000.00	Unknown
4717 S. Atlantic Avenue, New Smyrna Beach	Tenancy by the Entirety	J	229,000.00	Unknown
1819 Evergreen Drive, Edgewater, Florida 32132	Tenancy by the Entirety	J	81,000.00	141,000.00
317 N. 4th Drive, Wausau, Wisconsin	Tenancy by the Entirety	J	86,000.00	64,200.00

Sub-Total >

746,000.00

(Total of this page)

Total >

746,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
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.		<b>Regions Bank Checking Account 3892(-57.00) Regions Bank Savings Account 5509 (-5.00)</b>	<b>J</b>	<b>0.00</b>
		<b>M &amp; I Bank Business Checking Account (Green House Properties) 1436</b>	<b>J</b>	<b>139.86</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Various Utility Deposits</b>	<b>J</b>	<b>400.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Living Room Furniture, Bedroom Furniture, Kids Furniture, Small Kitchen Appliances, Washer &amp; Dryer, Televisions, Computer &amp; Printer, Bathroom Supplies, Kitchen Utensils and Flatware, Various Household Items</b>	<b>J</b>	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books and Pictures</b>	<b>J</b>	<b>50.00</b>
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.		<b>Wedding Rings and Costume Jewelry</b>	<b>J</b>	<b>400.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Glock .40 - \$400.00; Dagger Kayak - \$150.00</b>	<b>J</b>	<b>550.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Policies (No Cash Value)</b>	<b>J</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **4,039.86**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Interest in Green House Products, LLC; Interest in Green House Properties, Inc.; Interest in Milco Property, LLC; Interest in Grand Central Mobile Mart, LLC</b>	<b>J</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Past Due Rent (Mitch Menaker &amp; Tina Williams)</b>	<b>J</b>	<b>7,000.00</b>
		<b>Chattel on Old Laundry Business</b>	<b>J</b>	<b>3,000.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **10,000.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Toyota Tacoma</b>	<b>J</b>	<b>8,500.00</b>
		<b>2000 ATV - \$1,000.00; 2008 Kymco Scooter - \$1,000.00; 2009 Scooter Company Scooter - \$1,000.00</b>	<b>J</b>	<b>3,000.00</b>
		<b>6x10 Lawn Trailer</b>	<b>J</b>	<b>400.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Computers, Printers, Desks, Camera System, Various Furnishings</b>	<b>J</b>	<b>1,400.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Stoves and Refrigerators in Rental Properties</b>	<b>J</b>	<b>400.00</b>
		<b>Organic Product Inventory (Green House Products, LLC)</b>	<b>J</b>	<b>10,000.00</b>
30. Inventory.	<b>X</b>			
31. Animals.		<b>Tabby Cat</b>	<b>J</b>	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

Sub-Total > **23,700.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property



In re     **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Drill, Saw, Grinder - \$500.00; Various Hand Tools - \$300.00; Compressor - \$100.00; Generator - \$100.00; Pressure Washer - \$100.00; Ladders - \$50.00</b>	<b>J</b>	<b>1,150.00</b>
		<b>Outdoor Furnishings and Pool Supplies</b>	<b>J</b>	<b>500.00</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$146,450. (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.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b><u>M &amp; I Bank Business Checking Account (Green House Properties) 1436</u></b>	<b>Fla. Const. art. X, § 4(a)(2)</b>	<b>139.86</b>	<b>139.86</b>
<b><u>Household Goods and Furnishings</u></b>			
<b><u>Living Room Furniture, Bedroom Furniture, Kids Furniture, Small Kitchen Appliances, Washer &amp; Dryer, Televisions, Computer &amp; Printer, Bathroom Supplies, Kitchen Utensils and Flatware, Various Household Items</u></b>	<b>Fla. Const. art. X, § 4(a)(2)</b>	<b>1,860.14</b>	<b>2,500.00</b>
<b><u>Interests in Insurance Policies</u></b>			
<b><u>Term Life Policies (No Cash Value)</u></b>	<b>Fla. Stat. Ann. § 222.13</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b><u>2008 Toyota Tacoma</u></b>	<b>Fla. Stat. Ann. § 222.25(1)</b>	<b>0.00</b>	<b>8,500.00</b>

Total:	<b>2,000.00</b>	<b>11,139.86</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Second Mortgage</b>					
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>		<b>J</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>					
			Value \$ <b>130,000.00</b>				<b>75,000.00</b>	<b>75,000.00</b>
Account No.			<b>Second Mortgage</b>					
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>		<b>J</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>					
			Value \$ <b>229,000.00</b>				<b>99,000.00</b>	<b>99,000.00</b>
Account No.			<b>Possible 3rd Mortgage</b>					
<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134</b>		<b>J</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>					
			Value \$ <b>229,000.00</b>				<b>Unknown</b>	<b>Unknown</b>
Account No.			<b>Possible 3rd Mortgage</b>					
<b>Comerica Bank 1717 Main Street Dallas, TX 75201</b>		<b>J</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>					
			Value \$ <b>130,000.00</b>				<b>Unknown</b>	<b>Unknown</b>
Subtotal							<b>174,000.00</b>	<b>174,000.00</b>
(Total of this page)								

2 continuation sheets attached

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	J	<b>First Mortgage</b>					
<b>Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402</b>		<b>317 N. 4th Drive, Wausau, Wisconsin</b>					
		Value \$ <b>86,000.00</b>				<b>62,000.00</b>	<b>0.00</b>
Account No.	J	<b>Second Mortgage</b>					
<b>Peoples State Bank of Wausau P.O. Box 1686 Wausau, WI 54402</b>		<b>317 N. 4th Drive, Wausau, Wisconsin</b>					
		Value \$ <b>86,000.00</b>				<b>2,200.00</b>	<b>0.00</b>
Account No.	J	<b>Statutory Lien</b>					
<b>Sun Beach Club Condo Ass. 4232 S. Atlantic Avenue New Smyrna Beach, FL 32169</b>		<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>					
		Value \$ <b>130,000.00</b>				<b>9,000.00</b>	<b>9,000.00</b>
Account No.	J	<b>First Mortgage</b>					
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>		<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>					
		Value \$ <b>220,000.00</b>				<b>510,000.00</b>	<b>290,000.00</b>
Account No.	J	<b>Second Mortgage</b>					
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>		<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>					
		Value \$ <b>220,000.00</b>				<b>150,000.00</b>	<b>150,000.00</b>
Subtotal						<b>733,200.00</b>	<b>449,000.00</b>
(Total of this page)							

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	J	<b>First Mortgage</b>					
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>		<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>					
		Value \$ <b>130,000.00</b>				<b>189,000.00</b>	<b>59,000.00</b>
Account No.	J	<b>First Mortgage</b>					
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>		<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>					
		Value \$ <b>229,000.00</b>				<b>310,000.00</b>	<b>81,000.00</b>
Account No.	J	<b>First Mortgage</b>					
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>		<b>1819 Evergreen Drive, Edgewater, Florida 32132</b>					
		Value \$ <b>81,000.00</b>				<b>141,000.00</b>	<b>60,000.00</b>
Account No.	J	<b>Purchase Money Security</b>					
<b>World Omni Financial P.O. Box 8544 Deerfield Beach, FL 33443</b>		<b>2008 Toyota Tacoma</b>					
		Value \$ <b>8,500.00</b>				<b>17,000.00</b>	<b>8,500.00</b>
Account No.							
		Value \$					
Subtotal						<b>657,000.00</b>	<b>208,500.00</b>
(Total of this page)							
Total						<b>1,564,200.00</b>	<b>831,500.00</b>
(Report on Summary of Schedules)							

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible 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).

\* 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.

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Possible Tax Claim</b>					
<b>Florida Dept of Revenue 5050 West Tennessee Street Tallahassee, FL 32399</b>		<b>J</b>						<b>Unknown</b>
							<b>Unknown</b>	<b>0.00</b>
Account No.			<b>Income Taxes</b>					
<b>Internal Revenue Service 921 N. Nova Road Daytona Beach, FL 32117</b>		<b>J</b>						<b>Unknown</b>
							<b>Unknown</b>	<b>Unknown</b>
Account No.			<b>Possible Tax Claim</b>					
<b>Marathon County Treasurer 500 Forest Street Wausau, WI 54403</b>		<b>J</b>						<b>Unknown</b>
							<b>Unknown</b>	<b>0.00</b>
Account No.			<b>Possible Tax Claim</b>					
<b>State of Wisconsin Department of Revenue 710 3rd Street Wausau, WI 54403</b>		<b>J</b>						<b>Unknown</b>
							<b>Unknown</b>	<b>0.00</b>
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)

<b>0.00</b>	<b>0.00</b>
-------------	-------------

Total  
(Report on Summary of Schedules)

<b>0.00</b>	<b>0.00</b>
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In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5475-8424-3598-9017</b>  <b>Advanta Bank Corp.</b> <b>11850 Election Road</b> <b>Draper, UT 84020</b>		<b>W</b>	<b>10/2002</b> <b>Business Credit Card</b>			<b>23,500.00</b>
Account No. <b>5584-1800-1417-6336</b>  <b>Advanta Bank Corp.</b> <b>11850 Election Road</b> <b>Draper, UT 84020</b>		<b>H</b>	<b>06/2007</b> <b>Business Credit Card</b>			<b>15,000.00</b>
Account No. <b>3715-363160-21009</b>  <b>American Express Company</b> <b>200 Vesey Street</b> <b>New York, NY 10285</b>		<b>H</b>	<b>03/2002</b> <b>Credit Card</b>			<b>Unknown</b>
Account No. <b>3727-361036-21008</b>  <b>American Express Company</b> <b>200 Vesey Street</b> <b>New York, NY 10285</b>		<b>J</b>	<b>Credit Card</b>			<b>1,300.00</b>
Subtotal (Total of this page)						<b>39,800.00</b>

11 continuation sheets attached



In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3715-527996-11000</b>  <b>American Express Company</b> <b>200 Vesey Street</b> <b>New York, NY 10285</b>	<b>J</b>	<b>Credit Card</b>				<b>Unknown</b>
Account No. <b>4170-0802-0013-8699</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>X J</b>	<b>Credit Card</b>				<b>24,783.63</b>
Account No. <b>4888-9379-9268-6990</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>J</b>	<b>09/2004</b> <b>Credit Card</b>				<b>7,052.32</b>
Account No. <b>4264-2849-9912-6041</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>J</b>	<b>12/2007</b> <b>Credit Card</b>				<b>10,000.00</b>
Account No. <b>4264-2939-9754-9534</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>J</b>	<b>05/2003</b> <b>Credit Card</b>				<b>45,122.56</b>
Sheet no. <b>1</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>86,958.51</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4036-4750-0000-1119</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>W</b>	<b>12/2002</b> <b>Business Credit Card</b>				<b>21,886.00</b>
Account No. <b>4888-9319-9179-6025</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>J</b>	<b>12/2002</b> <b>Credit Card</b>				<b>11,902.00</b>
Account No. <b>4888-9302-5474-6289</b>  <b>Bank of America</b> <b>101 S. Tryon Street</b> <b>Suite 1000</b> <b>Charlotte, NC 28280</b>	<b>J</b>	<b>Credit Card</b>				<b>10,500.00</b>
Account No.  <b>Bank of Wasua</b> <b>2010 Stewart Avenue</b> <b>Wausau, WI 54401</b>	<b>J</b>	<b>Possible Deficiency Balance</b>				<b>Unknown</b>
Account No. <b>5140-2180-1417-8899</b>  <b>Barclays Bank Delaware</b> <b>100 S. West Street</b> <b>Wilmington, DE 19801</b>	<b>J</b>	<b>11/2007</b> <b>Juniper Card</b>				<b>1,830.88</b>
Sheet no. <b>2</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>46,118.88</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4327-4779-0155-8716</b>  <b>Barclays Bank Delaware</b> <b>100 S. West Street</b> <b>Wilmington, DE 19801</b>	<b>J</b>	<b>Juniper Card</b>				<b>1,250.00</b>
Account No.  <b>Bert Fish Medical Center</b> <b>401 Palmetto Street</b> <b>New Smyrna Beach, FL 32168</b>	<b>H</b>	<b>Medical Bill</b>				<b>2,140.00</b>
Account No.  <b>Bright House Networks, LLC</b> <b>2251 Lucien Way</b> <b>Maitland, FL 32751</b>	<b>J</b>	<b>Utility</b>			<b>X</b>	<b>70.00</b>
Account No. <b>4115-0770-0940-3728</b>  <b>Capital One Financial Corp.</b> <b>1680 Capital One Drive</b> <b>Mc Lean, VA 22102</b>	<b>X J</b>	<b>Credit Card</b>				<b>991.77</b>
Account No. <b>4802-1322-7713-1721</b>  <b>Capital One Financial Corp.</b> <b>1680 Capital One Drive</b> <b>Mc Lean, VA 22102</b>	<b>X J</b>	<b>Credit Card</b>				<b>8,063.47</b>
Sheet no. <b>3</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>12,515.24</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>4115-0770-0940-3728</b>	<b>X</b>	<b>J</b>				
<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>						
			<b>Credit Card</b>			<b>1,406.95</b>
Account No. <b>4862-3623-7480-4675</b>		<b>H</b>				
<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>						
			<b>10/2003 Credit Card</b>			<b>1,623.00</b>
Account No. <b>5178-0522-8660-7706</b>		<b>H</b>				
<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>						
			<b>02/2003 Credit Card</b>			<b>5,224.00</b>
Account No. <b>4266-8410-1676-0611</b>		<b>J</b>				
<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>						
			<b>Credit Card</b>			<b>6,648.92</b>
Account No. <b>4246-3113-7090-0976</b>		<b>W</b>				
<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>						
			<b>08/2004 Credit Card</b>			<b>5,740.28</b>
Sheet no. <b>4</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>20,643.15</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>4185-8632-7567-3564</b>  <b>Chase Bank USA, N.A.</b> <b>2736 Nall Street</b> <b>Port Neches, TX 77651</b>	<b>J</b>	<b>04/2003</b> <b>Credit Card</b>				<b>3,345.00</b>
Account No. <b>4415-9700-3000-2310</b>  <b>Chase Bank USA, N.A.</b> <b>2736 Nall Street</b> <b>Port Neches, TX 77651</b>	<b>H</b>	<b>07/2003</b> <b>Credit Card</b>				<b>6,318.00</b>
Account No. <b>4246-3151-5102-3189</b>  <b>Chase Bank USA, N.A.</b> <b>2736 Nall Street</b> <b>Port Neches, TX 77651</b>	<b>W</b>	<b>12/2007</b> <b>Credit Card</b>				<b>18,195.00</b>
Account No. <b>0000441590</b>  <b>CIGPFI Corp.</b> <b>c/o Apex Financial Managemen</b> <b>1120 W. Lake Cook Road</b> <b>Suite A</b> <b>Buffalo Grove, IL 60089</b>	<b>J</b>	<b>On Credit But Not Sure</b>			<b>X</b>	<b>Unknown</b>
Account No. <b>5082-2900-5571-7752</b>  <b>Citibank South Dakota, N.A.</b> <b>701 E. 60th Street N.</b> <b>Sioux Falls, SD 57104</b>	<b>J</b>	<b>Business Credit Card</b>				<b>30,104.76</b>
Sheet no. <b>5</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>57,962.76</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>5082-2900-3067-8863</b>	<b>J</b>	<b>Credit Card</b>				<b>5,270.53</b>					
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>											
Account No. <b>5588-8000-0497-7809</b>	<b>J</b>	<b>Home Depot Card</b>				<b>11,699.20</b>					
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>											
Account No. <b>5588-2800-2579-9161</b>	<b>J</b>	<b>Credit Card</b>				<b>4,000.00</b>					
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>											
Account No.	<b>J</b>	<b>Judgment on Business Loan</b>			<b>X</b>	<b>168,837.35</b>					
<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134</b>											
Account No. <b>6011-0045-5831-5327</b>	<b>J</b>	<b>Credit Card</b>				<b>10,000.00</b>					
<b>Discover Financial Services 2500 Lake Cook Road Deerfield, IL 60015</b>											
Sheet no. <b>6</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>					
						<b>199,807.08</b>					

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2342308</b>  <b>Emergency Medicine Professio</b> <b>1530 Cornerstone Blvd</b> <b>Suite 200</b> <b>New Smyrna Beach, FL 32168</b>	<b>H</b>	<b>Medical Bill</b>			<b>X</b>	<b>163.73</b>
Account No. <b>4264-2840-3531-7729</b>  <b>FIA Card Services, N.A.</b> <b>1100 King Street</b> <b>Wilmington, DE 19884</b>	<b>J</b>	<b>Credit Card</b>				<b>10,000.00</b>
Account No. <b>4988-8200-0775-3121</b>  <b>First Equity Card Corp.</b> <b>1120 Welsh Road</b> <b>Suite 200</b> <b>North Wales, PA 19454</b>	<b>J</b>	<b>Credit Card</b>				<b>9,172.31</b>
Account No. <b>4418-2292-6441-6549</b>  <b>First National Bank of Omaha</b> <b>1620 Dodge Street</b> <b>Omaha, NE 68197</b>	<b>X J</b>	<b>Credit Card</b>				<b>8,931.54</b>
Account No. <b>6019181905416800</b>  <b>Fleet Farm</b> <b>P.O. Box 15480</b> <b>Wilmington, DE 19850</b>	<b>J</b>	<b>Credit Card</b>				<b>1,500.00</b>
Sheet no. <b>7</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>29,767.58</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Old Account for Supplies</b>				
<b>Frito-Lay North America, Inc 7701 Legacy Drive Plano, TX 75024</b>	<b>J</b>					<b>186.87</b>
Account No. <b>8533202498</b>		<b>Additional Notice</b>				
<b>GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828</b>	<b>J</b>					<b>Unknown</b>
Account No. <b>7714100221592850</b>		<b>10/1998 Charge Account</b>				
<b>GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828</b>	<b>X W</b>					<b>4,460.37</b>
Account No. <b>4988-8200-0753-2723</b>		<b>Additional Notice</b>				
<b>Genesis Financial Solutions P.O. Box 4865 Beaverton, OR 97076</b>	<b>J</b>					<b>Unknown</b>
Account No. <b>89741571</b>		<b>Unsecured 2nd Mortgage from Foreclosure</b>				
<b>Green Tree Servicing, LLC 7360 South Kyrene Road Tempe, AZ 85283</b>	<b>J</b>					<b>Unknown</b>
Sheet no. <b>8</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>4,647.24</b>



In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Previous CPA Services</b>				
<b>Hack CPA 3205 Terrace Court Suite 201 Wausau, WI 54401</b>	<b>J</b>				<b>X</b>	<b>3,000.00</b>
Account No.		<b>Merchandise Account</b>				
<b>Holiday Wholesale, Inc. 225 Pioneer Drive Wisconsin Dells, WI 53965</b>	<b>J</b>					<b>Unknown</b>
Account No. <b>6035322121240907</b>		<b>10/2006 Home Depot Card</b>				
<b>Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339</b>	<b>J</b>					<b>22,610.29</b>
Account No. <b>5491-0986-1607-2046</b>		<b>01/2007 Credit Card</b>				
<b>HSBC Bank Nevada, N.A. 1105 N. Market Street Floor 1 Wilmington, DE 19801</b>	<b>H</b>					<b>4,206.87</b>
Account No. <b>5491-0700-1683-9076</b>		<b>Credit Card</b>				
<b>HSBC Bank Nevada, N.A. 1105 N. Market Street Floor 1 Wilmington, DE 19801</b>	<b>H</b>					<b>1,279.00</b>
Sheet no. <b>9</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>31,096.16</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>5178-0522-8660-7706</b>	<b>J</b>	<b>Additional Notice</b>				<b>0.00</b>	
<b>Richard Boudreau &amp; Ass. 5 Industrial Way Salem, NH 03079</b>							
Account No. <b>3580001003</b>	<b>H</b>	<b>Medical Bill</b>				<b>137.00</b>	
<b>Southeast Volusia Medical P.O. Box 919246 Orlando, FL 32891</b>							
Account No. <b>5491-4849-2301-1465</b>	<b>J</b>	<b>Credit Card</b>				<b>11,000.00</b>	
<b>TNB Card Services 4455 LBJ Fwy Dallas, TX 75244</b>							
Account No. <b>4428-2880-6727-2515</b>	<b>J</b>	<b>Credit Card</b>				<b>2,697.00</b>	
<b>U.S. Bancorp 800 Nocollet Mall Minneapolis, MN 55402</b>							
Account No.	<b>J</b>	<b>Additional Notice</b>				<b>0.00</b>	
<b>Velocity Investments, LLC P.O. Box 788 Belmar, NJ 07719</b>							
Sheet no. <b>10</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>	
						<b>13,834.00</b>	

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>7155390929030912</b>	<b>J</b>	<b>Utility</b>				<b>479.85</b>					
<b>Verizon Communications, Inc. 140 West Street New York, NY 10007</b>											
Account No.	<b>J</b>	<b>Possible Code Violation</b>				<b>Unknown</b>					
<b>Volusia County Code Enforce 123 West Indiana Avenue Deland, FL 32720</b>											
Account No. <b>4185-8632-7567-3564</b>	<b>J</b>	<b>Credit Card</b>				<b>2,697.00</b>					
<b>Washington Mutual 359 Strander Blvd Seattle, WA 98188</b>											
Account No. <b>4856-2006-0224-4033</b>	<b>J</b>	<b>Business Credit Card</b>				<b>5,940.15</b>					
<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>											
Account No. <b>5474-6488-0029-3286</b>	<b>X J</b>	<b>Credit Card</b>				<b>15,045.71</b>					
<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>											
Sheet no. <b>11</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>					
						<b>24,162.71</b>					
						<b>Total (Report on Summary of Schedules)</b>					
						<b>567,313.31</b>					

In re     **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Audi Financial Services P.O. Box 3 Hillsboro, OR 97123</b>	<b>2007 Audi Q7 Lease</b>
<b>Michael England 4212 Sun Village Court New Smyrna Beach, FL 32169</b>	<b>Lease on Rental Property</b>
<b>Mildred Blankenship 725 Mandalay Avenue Clearwater Beach, FL 33767</b>	<b>Lease on Rental Property</b>
<b>Tina Williams 2504 S. Atlantic Avenue New Smyrna Beach, FL 32169</b>	<b>Lease on Rental Property</b>

In re **Sean Allen Pichelman,  
Jessica Lea Pichelman**

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

Debtors

## SCHEDULE H - CODEBTORS

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

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170</b>	<b>GE Money Bank 3135 Easton Turnpike Fairfield, CT 06828</b>
<b>Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>
<b>Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170</b>	<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>
<b>Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170</b>	<b>First National Bank of Omaha 1620 Dodge Street Omaha, NE 68197</b>
<b>Green House Products, LLC 2504 S. Atlantic Avenue New Smyrna Beach, FL 32170</b>	<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>
<b>Green Pro Company 2504 S. Atlantic Ave New Smyrna Beach, FL 32169</b>	<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>
<b>Space Coast Car Wash 4380 N. Cocoa Blvd Cocoa, FL 32927</b>	<b>Capital One Financial Corp. 1680 Capital One Drive Mc Lean, VA 22102</b>

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

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

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

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

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b>	AGE(S): <b>3</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>Self Employed</b>	<b>Self Employed</b>
How long employed		
Address of Employer		

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

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <b>10,500.00</b>	\$ <b>0.00</b>

2. Estimate monthly overtime

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

3. SUBTOTAL

\$ <b>10,500.00</b>	\$ <b>0.00</b>
---------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

b. Insurance

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

c. Union dues

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>10,500.00</b>	\$ <b>0.00</b>
---------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

11. Social security or government assistance (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

13. Other monthly income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>10,500.00</b>	\$ <b>0.00</b>
---------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>10,500.00</b>	
---------------------	--

(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:

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

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

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,200.00</b>
a. Are real estate taxes included?	Yes <u><b>X</b></u>	No <u>    </u>
b. Is property insurance included?	Yes <u><b>X</b></u>	No <u>    </u>
2. Utilities:		
a. Electricity and heating fuel	\$	<b>300.00</b>
b. Water and sewer	\$	<b>50.00</b>
c. Telephone	\$	<b>150.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>320.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>50.00</b>
4. Food	\$	<b>900.00</b>
5. Clothing	\$	<b>50.00</b>
6. Laundry and dry cleaning	\$	<b>50.00</b>
7. Medical and dental expenses	\$	<b>50.00</b>
8. Transportation (not including car payments)	\$	<b>250.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>100.00</b>
10. Charitable contributions	\$	<b>40.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>30.00</b>
c. Health	\$	<b>135.00</b>
d. Auto	\$	<b>165.00</b>
e. Other <u>    </u>	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>    </u>	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>1,050.00</b>
b. Other <u><b>Tacoma Payments</b></u>	\$	<b>550.00</b>
c. Other <u><b>Rental Mortgages</b></u>	\$	<b>6,000.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>1,500.00</b>
17. Other <u><b>Personal Grooming</b></u>	\$	<b>100.00</b>
Other <u>    </u>	\$	<b>0.00</b>
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.)	\$	<b>14,040.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<b>10,500.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>14,040.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-3,540.00</b>

In re  
**Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

Case No.

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Internet</b>	\$	<b>45.00</b>
<b>Cable</b>	\$	<b>100.00</b>
<b>Security System</b>	\$	<b>25.00</b>
<b>Cell Phones</b>	\$	<b>150.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>320.00</b>



**United States Bankruptcy Court  
Middle District of Florida**

In re **Sean Allen Pichelman  
Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter

**11**

**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 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 11, 2010

Signature /s/ Sean Allen Pichelman  
**Sean Allen Pichelman**  
Debtor

Date October 11, 2010

Signature /s/ Jessica Lea Pichelman  
**Jessica Lea Pichelman**  
Joint Debtor

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

# United States Bankruptcy Court Middle District of Florida

In re **Sean Allen Pichelman  
Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter

**11**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

### DEFINITIONS

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

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 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
<b>\$249,695.00</b>	<b>2010 YTD Gross Income</b>
<b>\$1,804,187.00</b>	<b>2009 Gross Income</b>
<b>\$1,323,343.00</b>	<b>2008 Gross Income</b>

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

## 3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) 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
<b>Audi Financial Services</b> <b>P.O. Box 3</b> <b>Hillsboro, OR 97123</b>	<b>July - Sept 2010</b>	<b>\$3,150.00</b>	<b>\$0.00</b>
<b>Manchal Indrani</b> <b>729 Strihal Loop</b> <b>Oakland, FL 34187</b>	<b>August 26, 2010</b>	<b>\$1,000.00</b>	<b>\$0.00</b>

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
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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
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## 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
<b>Comerica Bank v. Pichelman 2010CV000820</b>	<b>Collection Action</b>	<b>Marathon Wisconsin</b>	<b>Judgment Entered</b>
<b>People's State Bank v. Pichelman 2010CV000463</b>	<b>Foreclosure Proceeding</b>	<b>Marathon Wisconsin</b>	<b>Pending</b>

\* 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.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Firkus Distributing v. Grand Central 2009SC577</b>	<b>Contract Dispute</b>	<b>Lincoln Wisconsin</b>	<b>Stipulated Judgment</b>
<b>Suntrust Mortgage v. Pichelman 2008-21015-CINS</b>	<b>Foreclosure Proceeding</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>Suntrust Mortgage v. Pichelman 2009-20092-CINS</b>	<b>Foreclosure Proceeding</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>Citibank USA v. Pichelman 2009-20829-CINS</b>	<b>Collection Action</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>Comerica Bank v. Pichelman 2009-20865-CINS</b>	<b>Collection Action</b>	<b>Volusia Florida</b>	<b>Judgment</b>
<b>Citibank NA v. Pichelman 2009-21339-CINS</b>	<b>Foreclosure Proceeding</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>Holiday Wholesale v. Pichelman 2010-20731-CINS</b>	<b>Contract Dispute</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>Citibank NA v. Pichelman 2009-21339-CINS</b>	<b>Foreclosure Proceeding</b>	<b>Volusia Florida</b>	<b>Pending</b>
<b>HSBC Bank Nevada v. Pichelman 2009-22499-CONS</b>	<b>Collection Action</b>	<b>Volusia Florida</b>	<b>Judgment</b>

- 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
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#### 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
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>June 2010</b>	<b>Duplex; 2008-20924-CINS; 4301 Saxon Drive</b>
<b>Bank of Wasua 2010 Stewart Avenue Wausau, WI 54401</b>	<b>2008</b>	<b>1201 Grand Avenue</b>

#### 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
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- 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 LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 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
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#### 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
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#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Law Offices of Jason A. Burgess, LLC 1501 Ridgewood Avenue Daytona Beach, FL 32117	August 4, 2010	\$3,500.00
The Law Offices of Jason A. Burgess, LLC 1501 Ridgewood Avenue Daytona Beach, FL 32117	September 29, 2010	\$4,000.00

#### 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
Coastal Bank of Coco Beach Florida 1701 N. Atlantic Avenue Cocoa Beach, FL 32931 None	September 2010	Space Coast CarWash, Inc. and they paid off loan held by Coastal Bank
KRD Wash Systems, Inc. 4158 S. Atlantic Avenue New Smyrna Beach, FL 32169 None	November 2009	Transferred Alto Laundry Company Assets and Business (\$53,000 Gross)

- 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'S INTEREST IN PROPERTY
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#### 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
<b>Wachovia Bank, N.A. 301 S Tryon Street Charlotte, NC 28282</b>	<b>Wachovia Checking 6311</b>	<b>09/2010 \$0.00</b>
<b>M &amp; I Bank, Inc. 770 N Water Street Milwaukee, WI 53202</b>	<b>Checking Account 3954</b>	<b>03/2010 \$0.00</b>
<b>M &amp; I Bank, Inc. 770 N Water Street Milwaukee, WI 53202</b>	<b>Savings Account 0661</b>	<b>11/2009 \$0.00</b>

#### 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
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#### 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
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#### 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
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**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**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

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**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
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- 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
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- 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
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**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 **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

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
Space Coast Car Wash, Inc.	270057172	4380 NORTH U.S. 1 Cocoa, FL 32927	Car Wash	2008-2010
Green Pro Company, Inc.	261432108	P.O. Box 2302 New Smyrna Beach, FL 32170	Landscaping	2007-2008
Green House Properties, Inc.	203545625	2504 S ATLANTIC AVENUE New Smyrna Beach, FL 32169	Land Holding Business	2005-2009
Green House Products, LLC	810566291	2504 S. Atlantic Avenue New Smyrna Beach, FL 32170	Organic Products Business	2002-2009
Alto Laundry Systems, Inc.		4158 S ATLANTIC AVENUE New Smyrna Beach, FL 32169	Laundry	2008-2009
Southern Sands Group, Inc.	202167780	2504 S. ALANTIC AVE. New Smyrna Beach, FL 32170	Holding Company	2005-2007
Milco Property, LLC		1201 Grand Avenue Merrill, WI 54452	Held land where Grand Central Mobile Mart, LLC is located	2003-2010
Grand Central Mobile Mart, LLC		1201 Grand Avenue Merrill, WI 54452	Convenient Store	2003-2010

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

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*



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**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Hack CPA**  
**3205 Terrace Court Suite 201**  
**Wausau, WI 54401**

DATES SERVICES RENDERED

**2000-2010**

**Charles Belote**  
**350 N. Causeway**  
**New Smyrna Beach, FL 32169**

**2009 - Current**

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

 DOLLAR AMOUNT OF INVENTORY  
 (Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

 NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
 RECORDS

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**21 . Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

 NATURE AND PERCENTAGE  
 OF STOCK OWNERSHIP

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**22 . Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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### 23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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### 24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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### 25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date October 11, 2010

Signature /s/ Sean Allen Pichelman  
Sean Allen Pichelman  
 Debtor

Date October 11, 2010

Signature /s/ Jessica Lea Pichelman  
Jessica Lea Pichelman  
 Joint Debtor

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

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**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**

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**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA**

**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](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.**

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter

**11**

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

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Sean Allen Pichelman**

Signature of Debtor

**October 11, 2010**

Date

X **/s/ Jessica Lea Pichelman**

Signature of Joint Debtor (if any)

**October 11, 2010**

Date

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

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

**United States Bankruptcy Court  
Middle District of Florida**

In re **Sean Allen Pichelman  
Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **October 11, 2010**

**/s/ Sean Allen Pichelman**

**Sean Allen Pichelman**

Signature of Debtor

Date: **October 11, 2010**

**/s/ Jessica Lea Pichelman**

**Jessica Lea Pichelman**

Signature of Debtor

Sean Allen Pichelman  
2504 S. Atlantic Avenue #1  
New Smyrna Beach, FL 32169

Allied Interstate, Inc.  
3000 Corporate Exchange Dr.  
5th Floor  
Columbus, OH 43231

Bakkalapulo & Ass.  
111 N. Belcher Road  
Suite 201  
Clearwater, FL 33765

Jessica Lea Pichelman  
2504 S. Atlantic Avenue #1  
New Smyrna Beach, FL 32169

American Express  
P.O. Box 105278  
Atlanta, GA 30348

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Jason A. Burgess  
The Law Offices of Jason A. Burgess, LLC  
2350 Park Street  
Jacksonville, FL 32204

American Express Company  
200 Vesey Street  
New York, NY 10285

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Advanced Call Center Tech.  
P.O. Box 8457  
Johnson City, TN 37615

American Express Company  
200 Vesey Street  
New York, NY 10285

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Advanta Bank Corp.  
11850 Election Road  
Draper, UT 84020

American Express Company  
200 Vesey Street  
New York, NY 10285

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Advanta Bank Corp.  
11850 Election Road  
Draper, UT 84020

American Recovery Service  
555 St. Charles Drive  
Suite 100  
Thousand Oaks, CA 91360

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

AllianceOne Receivables  
4850 Street Road  
Suite 300  
Feasterville Trevose, PA 19053

AR Resources, Inc.  
P.O. Box 1056  
Blue Bell, PA 19422

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Allied Interstate, Inc.  
3000 Corporate Exchange Dr.  
5th Floor  
Columbus, OH 43231

Associated Creditors Exchange  
P.O. Box 33130  
Phoenix, AZ 85067

Bank of America  
101 S. Tryon Street  
Suite 1000  
Charlotte, NC 28280

Allied Interstate, Inc.  
3000 Corporate Exchange Dr.  
5th Floor  
Columbus, OH 43231

Audi Financial Services  
P.O. Box 3  
Hillsboro, OR 97123

Bank of Wasua  
2010 Stewart Avenue  
Wausau, WI 54401

Barclays Bank Delaware  
100 S. West Street  
Wilmington, DE 19801

Capital One Financial Corp.  
1680 Capital One Drive  
Mc Lean, VA 22102

Chase Bank USA, N.A.  
2736 Nall Street  
Port Neches, TX 77651

Barclays Bank Delaware  
100 S. West Street  
Wilmington, DE 19801

Capital One Financial Corp.  
1680 Capital One Drive  
Mc Lean, VA 22102

Chase Bank USA, N.A.  
2736 Nall Street  
Port Neches, TX 77651

BCA Financial Services  
18001 Old Cutler Road  
Suite 462  
Miami, FL 33157

Capitol Management Services  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210

CIGPFI Corp.  
c/o Apex Financial Managemen  
1120 W. Lake Cook Road  
Suite A  
Buffalo Grove, IL 60089

Bert Fish Medical Center  
401 Palmetto Street  
New Smyrna Beach, FL 32168

CBNA  
P.O. Box 550  
Dickson, TN 37056

CIGPFI, Corp  
388 Greenwich Street  
New York, NY 10013

Bright House Networks, LLC  
2251 Lucien Way  
Maitland, FL 32751

CCB Credit Services, Inc.  
5300 S 6th Street  
Springfield, IL 62703

Citibank South Dakota, N.A.  
701 E. 60th Street N.  
Sioux Falls, SD 57104

Capital Management Services  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210

Central States Recovery, Inc  
P.O. Box 3130  
Hutchinson, KS 67504

Citibank South Dakota, N.A.  
701 E. 60th Street N.  
Sioux Falls, SD 57104

Capital One Financial Corp.  
1680 Capital One Drive  
Mc Lean, VA 22102

Chase Bank USA, N.A.  
2736 Nall Street  
Port Neches, TX 77651

Citibank South Dakota, N.A.  
701 E. 60th Street N.  
Sioux Falls, SD 57104

Capital One Financial Corp.  
1680 Capital One Drive  
Mc Lean, VA 22102

Chase Bank USA, N.A.  
2736 Nall Street  
Port Neches, TX 77651

Citibank South Dakota, N.A.  
701 E. 60th Street N.  
Sioux Falls, SD 57104

Capital One Financial Corp.  
1680 Capital One Drive  
Mc Lean, VA 22102

Chase Bank USA, N.A.  
2736 Nall Street  
Port Neches, TX 77651

CitiMortgage, Inc.  
1000 Technology Drive  
O Fallon, MO 63368



CitiMortgage, Inc.  
1000 Technology Drive  
O Fallon, MO 63368

Comerica Bank  
c/o Adorno & Yoss  
2525 Ponce De Leon Blvd  
Suite 400  
Miami, FL 33134

Emergency Medicine Professio  
1530 Cornerstone Blvd  
Suite 200  
New Smyrna Beach, FL 32168

Client Services, Inc.  
3451 Harry Truman Blvd  
Saint Charles, MO 63301

Comerica Bank  
1717 Main Street  
Dallas, TX 75201

Enhanced Recovery Corp.  
P.O. Box 1967  
Southgate, MI 48195

Client Services, Inc.  
3451 Harry Truman Blvd  
Saint Charles, MO 63301

Comerica Bank  
1717 Main Street  
Dallas, TX 75201

FIA Card Services, N.A.  
1100 King Street  
Wilmington, DE 19884

Client Services, Inc.  
3451 Harry Truman Blvd  
Saint Charles, MO 63301

Credit Bureau of North Ameri  
200 Creekside Drive  
Dickson, TN 37055

Financial Recovery Services  
P.O. Box 4115  
Concord, CA 94524

CMI  
4200 International  
Carrollton, TX 75007

Creditone, LLC  
P.O. Box 4115  
Concord, CA 94524

First Equity Card Corp.  
1120 Welsh Road  
Suite 200  
North Wales, PA 19454

Collectcorp Corporation  
455 North 3rd Street  
Suite 260  
Phoenix, AZ 85004

Creditor Interchange  
80 Holtz Drive  
Buffalo, NY 14225

First National Bank of Omaha  
1620 Dodge Street  
Omaha, NE 68197

Collectcorp Corporation  
455 North 3rd Street  
Suite 260  
Phoenix, AZ 85004

Creitors Financial Group LLC  
3131 South Vaugh Way  
Suite 110  
Aurora, CO 80014

Firstsource Advantage, LLC  
205 Bryant Woods South  
Buffalo, NY 14228

Collectcorp Corporation  
455 North 3rd Street  
Suite 260  
Phoenix, AZ 85004

Creitors Financial Group LLC  
3131 South Vaugh Way  
Suite 110  
Aurora, CO 80014

Firstsource Advantage, LLC  
205 Bryant Woods South  
Buffalo, NY 14228

Comerica Bank  
c/o Adorno & Yoss  
2525 Ponce De Leon Blvd  
Suite 400  
Miami, FL 33134

Discover Financial Services  
2500 Lake Cook Road  
Deerfield, IL 60015

Fleet Farm  
P.O. Box 15480  
Wilmington, DE 19850

Florida Dept of Revenue  
5050 West Tennessee Street  
Tallahassee, FL 32399

GMAC Mortgage  
P.O. Box 4622  
Waterloo, IA 50704

Hack CPA  
3205 Terrace Court Suite 201  
Wausau, WI 54401

Frito-Lay North America, Inc  
7701 Legacy Drive  
Plano, TX 75024

Grain & Associates, LTD  
2200 N. Stonigton Avenue  
Suite 130  
Hoffman Estates, IL 60169

Holiday Wholesale, Inc.  
225 Pioneer Drive  
Wisconsin Dells, WI 53965

Frontier North, Inc.  
c/o AFNI Inc  
404 Brock Drive  
Bloomington, IL 61702

Green House Products, LLC  
2504 S. Atlantic Avenue  
New Smyrna Beach, FL 32170

Home Depot  
P.O. Box 6925  
The Lakes, NV 88901

GC Services LP  
6330 Gulfton  
Houston, TX 77081

Green House Products, LLC  
2504 S. Atlantic Avenue  
New Smyrna Beach, FL 32170

Home Depot Commercial  
2455 Paces Ferry Road NW  
Atlanta, GA 30339

GC Services LP  
6330 Gulfton  
Houston, TX 77081

Green House Products, LLC  
2504 S. Atlantic Avenue  
New Smyrna Beach, FL 32170

HSBC Bank Nevada, N.A.  
1105 N. Market Street  
Floor 1  
Wilmington, DE 19801

GE Money Bank  
3135 Easton Turnpike  
Fairfield, CT 06828

Green House Products, LLC  
2504 S. Atlantic Avenue  
New Smyrna Beach, FL 32170

HSBC Bank Nevada, N.A.  
1105 N. Market Street  
Floor 1  
Wilmington, DE 19801

GE Money Bank  
3135 Easton Turnpike  
Fairfield, CT 06828

Green House Products, LLC  
2504 S. Atlantic Avenue  
New Smyrna Beach, FL 32170

Integrity Financial Partners  
4370 W. 109th Street  
Suite 100  
Leawood, KS 66211

GEMB/Sams Club  
P.O. Box 530993  
Atlanta, GA 30353

Green Pro Company  
2504 S. Atlantic Ave  
New Smyrna Beach, FL 32169

Internal Revenue Service  
921 N. Nova Road  
Daytona Beach, FL 32117

Genesis Financial Solutions  
P.O. Box 4865  
Beaverton, OR 97076

Green Tree Servicing, LLC  
7360 South Kyrene Road  
Tempe, AZ 85283

JP Morgan Chase & Co.  
270 Park Avenue  
New York, NY 10017

Kosto & Rotella, P.A.  
619 East Washington Street  
Orlando, FL 32802

Nationwide Credit, Inc.  
2015 Vaughn Road NW  
Bld 400  
Kennesaw, GA 30144

Portfolio Recovery  
120 Corporate Blvd  
Norfolk, VA 23502

Law Offices of Mitchell Kay  
7 Penn Plaza  
Suite 1500  
New York, NY 10001

Nationwide Credit, Inc.  
2015 Vaughn Road NW  
Bld 400  
Kennesaw, GA 30144

Portfolio Recovery  
120 Corporate Blvd  
Norfolk, VA 23502

LTD Financial Services  
7322 Southwest Freeway  
Suite 1600  
Houston, TX 77074

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Pro Consulting Services, Inc  
P.O. Box 66768  
Houston, TX 77266

LVNV Funding LLC  
15 South Main Street  
Suite 600  
Greenville, SC 29601

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Pro Consulting Services, Inc  
P.O. Box 66768  
Houston, TX 77266

Marathon County Treasurer  
500 Forest Street  
Wausau, WI 54403

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Pro Consulting Services, Inc  
P.O. Box 66768  
Houston, TX 77266

MCM  
P.O. Box 60578  
Los Angeles, CA 90060

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

RGS Financial  
P.O. Box 852039  
Richardson, TX 75085

Mercantile Adjustment  
6341 Inducon Drive E.  
Sanborn, NY 14132

Northland Group, Inc.  
P.O. Box 390846  
Minneapolis, MN 55439

Richard Boudreau & Ass.  
5 Industrial Way  
Salem, NH 03079

Mercantile Adjustment  
6341 Inducon Drive E.  
Sanborn, NY 14132

Peoples State Bank of Wausau  
P.O. Box 1686  
Wausau, WI 54402

Rubin & Debski, P.A.  
P.O. Box 47718  
Jacksonville, FL 32247

Midland Credit Management  
P.O. Box 603  
Oaks, PA 19456

Peoples State Bank of Wausau  
P.O. Box 1686  
Wausau, WI 54402

Sage Capital Recovery  
1040 Kings Hwy N.  
Cherry Hill, NJ 08034

Sentry Credit, Inc.  
2809 Grand Avenue  
Everett, WA 98201

Suntrust Mortgage, Inc.  
901 Semmes Avenue  
Richmond, VA 23224

Velocity Investments, LLC  
P.O. Box 788  
Belmar, NJ 07719

Sentry Credit, Inc.  
2809 Grand Avenue  
Everett, WA 98201

Suntrust Mortgage, Inc.  
901 Semmes Avenue  
Richmond, VA 23224

Verizon Communications, Inc.  
140 West Street  
New York, NY 10007

Southeast Volusia Medical  
P.O. Box 919246  
Orlando, FL 32891

Tate & Kirlin Associates  
2810 Southampton Road  
Philadelphia, PA 19154

Verizon North, Inc.  
c/o Afni, Inc.  
P.O. Box 3517  
Bloomington, IL 61702

Space Coast Car Wash  
4380 N. Cocoa Blvd  
Cocoa, FL 32927

Tate & Kirlin Associates  
2810 Southampton Road  
Philadelphia, PA 19154

Volusia County Code Enforce  
123 West Indiana Avenue  
Deland, FL 32720

State of Wisconsin  
Department of Revenue  
710 3rd Street  
Wausau, WI 54403

TNB Card Services  
4455 LBJ Fwy  
Dallas, TX 75244

Washington Mutual  
359 Strander Blvd  
Seattle, WA 98188

Sun Beach Club Condo Ass.  
4232 S. Atlantic Avenue  
New Smyrna Beach, FL 32169

U.S. Bancorp  
800 Nocollet Mall  
Minneapolis, MN 55402

Wells Fargo Bank, N.A.  
420 Montgomery Street  
San Francisco, CA 94163

Suntrust Mortgage, Inc.  
901 Semmes Avenue  
Richmond, VA 23224

United Collection Bureau  
5620 Southwyck Blvd  
Suite 206  
Toledo, OH 43614

Wells Fargo Bank, N.A.  
420 Montgomery Street  
San Francisco, CA 94163

Suntrust Mortgage, Inc.  
901 Semmes Avenue  
Richmond, VA 23224

United Recovery Systems, LP  
5800 North Course Drive  
Houston, TX 77072

Weltman, Weinberg, & Reis Co  
175 South 3rd Street  
Suite 900  
Columbus, OH 43215

Suntrust Mortgage, Inc.  
901 Semmes Avenue  
Richmond, VA 23224

United Recovery Systems, LP  
5800 North Course Drive  
Houston, TX 77072

World Omni Financial  
P.O. Box 8544  
Deerfield Beach, FL 33443

Zwicker & Associates, P.C.  
80 Minuteman Road  
Andover, MA 01810

**United States Bankruptcy Court  
Middle District of Florida**

In re **Sean Allen Pichelman  
Jessica Lea Pichelman**

Debtor(s)

Case No.

Chapter

**11**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>13,925.00</b>
Prior to the filing of this statement I have received .....	\$	<b>6,425.00</b>
Balance Due .....	\$	<b>7,500.00</b>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 11, 2010**

/s/ Jason A. Burgess

**Jason A. Burgess 40757**

**The Law Offices of Jason A. Burgess, LLC**

**2350 Park Street**

**Jacksonville, FL 32204**

**904-521-9868**

**jason@jasonaburgess.com**

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>						
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b> c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b> 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.				<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
3	<b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					
		Debtor		Spouse		
	a.	Gross receipts	\$ <b>10,500.00</b>	\$	<b>0.00</b>	
	b.	Ordinary and necessary business expenses	\$ <b>1,500.00</b>	\$	<b>0.00</b>	
	c.	Business income	Subtract Line b from Line a			
			\$ <b>9,000.00</b>	\$	<b>0.00</b>	
4	<b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.					
		Debtor		Spouse		
	a.	Gross receipts	\$ <b>0.00</b>	\$	<b>0.00</b>	
	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$	<b>0.00</b>	
	c.	Rent and other real property income	Subtract Line b from Line a			
			\$ <b>0.00</b>	\$	<b>0.00</b>	
5	<b>Interest, dividends, and royalties.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
6	<b>Pension and retirement income.</b>				\$ <b>0.00</b>	\$ <b>0.00</b>
7	<b>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.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.				\$ <b>0.00</b>	\$ <b>0.00</b>
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. 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:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ <b>0.00</b>	Spouse \$	<b>0.00</b>	
			\$ <b>0.00</b>	\$	<b>0.00</b>	
9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>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.</b> 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.					
		Debtor		Spouse		
	a.		\$	\$		
	b.		\$	\$		
			\$ <b>0.00</b>	\$	<b>0.00</b>	
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).				\$ <b>9,000.00</b>	\$ <b>0.00</b>

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>9,000.00</b>
<b>Part II. VERIFICATION</b>		
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>October 11, 2010</u> Signature: <u>/s/ Sean Allen Pichelman</u> <b>Sean Allen Pichelman</b> (Debtor)</p> <p>Date: <u>October 11, 2010</u> Signature: <u>/s/ Jessica Lea Pichelman</u> <b>Jessica Lea Pichelman</b> (Joint Debtor, if any)</p>	



**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

Case No. **3:10-bk-08864**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) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Business Credit Card</b>		<b>23,500.00</b>
<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Advanta Bank Corp. 11850 Election Road Draper, UT 84020</b>	<b>Business Credit Card</b>		<b>15,000.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>11,902.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>24,783.63</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Business Credit Card</b>		<b>21,886.00</b>
<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Bank of America 101 S. Tryon Street Suite 1000 Charlotte, NC 28280</b>	<b>Credit Card</b>		<b>45,122.56</b>
<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>	<b>Chase Bank USA, N.A. 2736 Nall Street Port Neches, TX 77651</b>	<b>Credit Card</b>		<b>18,195.00</b>
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Home Depot Card</b>		<b>11,699.20</b>
<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Citibank South Dakota, N.A. 701 E. 60th Street N. Sioux Falls, SD 57104</b>	<b>Business Credit Card</b>		<b>30,104.76</b>
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>		<b>75,000.00 (130,000.00 secured) (189,000.00 senior lien)</b>

In re **Sean Allen Pichelman  
Jessica Lea Pichelman**Case No. **3:10-bk-08864**

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>		<b>99,000.00 (229,000.00 secured) (310,000.00 senior lien)</b>
<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Suite 400 Miami, FL 33134</b>	<b>Comerica Bank c/o Adorno &amp; Yoss 2525 Ponce De Leon Blvd Miami, FL 33134</b>	<b>Judgment on Business Loan</b>	<b>Disputed</b>	<b>168,837.35</b>
<b>Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339</b>	<b>Home Depot Commercial 2455 Paces Ferry Road NW Atlanta, GA 30339</b>	<b>Home Depot Card</b>		<b>22,610.29</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>		<b>510,000.00 (220,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>2504 S. Atlantic, New Smyrna Beach, Florida 32169</b>		<b>150,000.00 (220,000.00 secured) (510,000.00 senior lien)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>4717 S. Atlantic Avenue, New Smyrna Beach</b>		<b>310,000.00 (229,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>1819 Evergreen Drive, Edgewater, Florida 32132</b>		<b>141,000.00 (81,000.00 secured)</b>
<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>Suntrust Mortgage, Inc. 901 Semmes Avenue Richmond, VA 23224</b>	<b>4212 Sun Village Court, New Smyrna Beach, Florida</b>		<b>189,000.00 (130,000.00 secured)</b>
<b>TNB Card Services 4455 LBJ Fwy Dallas, TX 75244</b>	<b>TNB Card Services 4455 LBJ Fwy Dallas, TX 75244</b>	<b>Credit Card</b>		<b>11,000.00</b>
<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>	<b>Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94163</b>	<b>Credit Card</b>		<b>15,045.71</b>

In re **Sean Allen Pichelman**  
**Jessica Lea Pichelman**

Debtor(s)

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

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

We, **Sean Allen Pichelman** and **Jessica Lea Pichelman**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **October 11, 2010**

Signature **/s/ Sean Allen Pichelman**  
**Sean Allen Pichelman**  
Debtor

Date **October 11, 2010**

Signature **/s/ Jessica Lea Pichelman**  
**Jessica Lea Pichelman**  
Joint Debtor

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