

**United States Bankruptcy Court
District of Massachusetts**

IN RE:

Case No. _____

Pierce, Peter C

Chapter **11**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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(s) 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 \$ **250.00/hr**

Prior to the filing of this statement I have received \$ **26,000.00**

Balance Due \$ _____

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. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

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.

October 11, 2005

Date

/s/ Donald R. Lassman

Signature of Attorney

Donald R. Lassman

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. 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, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them 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.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

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

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

October 11, 2005

Date

/s/ Peter C Pierce

Peter C Pierce

Debtor

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

FORM B1 United States Bankruptcy Court District of Massachusetts		Voluntary Petition																	
Name of Debtor (if individual, enter Last, First, Middle): Pierce, Peter C		Name of Joint Debtor (Spouse) (Last, First, Middle):																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3997		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):																	
Street Address of Debtor (No. & Street, City, State & Zip Code): 59 Schoolmasters Ln Dedham, MA 02026-5505		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																	
County of Residence or of the Principal Place of Business: Norfolk		County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																			
Information Regarding the Debtor (Check the Applicable Boxes)																			
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																			
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																			
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																	
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Pierce, Peter C	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
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. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u>/s/ Peter C Pierce</u> Signature of Debtor Peter C Pierce X _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) October 11, 2005 Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X _____ Signature of Attorney for Debtor(s) Date	
Signature of Attorney X <u>/s/ Donald R. Lassman</u> Signature of Attorney for Debtor(s) Donald R. Lassman 545959 Printed Name of Attorney for Debtor(s) Donald R. Lassman Firm Name P.O. Box 920385 Address Needham, MA 02492 (781) 455-8400 Telephone Number October 11, 2005 Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
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.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date	
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

**United States Bankruptcy Court
District of Massachusetts**

IN RE:

Case No. _____

Pierce, Peter C

Chapter **11**

Debtor(s)

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 Rule 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 placed the creditor among the holders of the 20 largest unsecured claims.

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Edwards & Angell, LLP Attn: Mark Pogue, Esq. 2800 Financial Plz Providence, RI 02903-2407			Disputed	350,559.35
J.A. Cambece Law Office, P.C. 8 Bourbon St Peabody, MA 01960-1338				28,377.94
Citi Platinum Select Card PO Box 6003 Hagerstown, MD 21747-6003	Susan Walker	Trade debt		15,137.00
Chase PO Box 15919 Wilmington, DE 19850-5919				14,391.00
Chase Card Member Services PO Box 15902 Wilmington, DE 19850-5902		Bank loan		12,353.00
Nutter, McClennen & Fish, Llp 155 Seaport Blvd Boston, MA 02210-2698				11,354.67
UNLV/CITI PO Box 6241 Sioux Falls, SD 57117-6241				10,638.00
Citibank USC 8787 Baypine Rd Jacksonville, FL 32256-8528				10,638.00
Universal Card/Cbsdna 8787 Baypine Rd Jacksonville, FL 32256-8528				10,638.00
Discover 12 Reads Way New Castle, DE 19720-1649				10,551.00
Fleet National Bank 1 Constitution Plz Hartford, CT 06115-2502				9,707.00
Bank Of America PO Box 53132 Phoenix, AZ 85072-3132		Bank loan		9,444.00
Bank Of America PO Box 17009 Baltimore, MD 21297-1009				8,878.14
American Express PO Box 7871 Fort Lauderdale, FL 33329				8,409.00

Bank Of America PO Box 15480 Wilmington, DE 19850-5480		7,227.18
Midland Credit 8875 Aero Dr Ste 200 San Diego, CA 92123-2255		6,418.00
ARS National Services PO Box 469100 Escondido, CA 92046-9100		5,035.12
Associated Recovery Systems 201 W Grand Ave Escondido, CA 92025-2603		5,035.12
First USA Bank NA 800 Brooksledge Blvd, Mailstop OH1-0552 Westerville, OH 43081-2895	Bank loan	5,035.00
Discover 12 Reads Way New Castle, DE 19720-1649		2,915.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: <u>October 11, 2005</u>	Signature <u>/s/ Peter C Pierce</u>	
	of Debtor	Peter C Pierce
Date: _____	Signature _____	
	of Joint Debtor	
	(if any)	

**United States Bankruptcy Court
District of Massachusetts**

IN RE:

Case No. _____

Pierce, Peter C

Chapter **11**

Debtor(s)

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 from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,050,000.00		
B - Personal Property	Yes	3	21,739.42		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		902,241.36	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		552,984.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			12,353.12
J - Current Expenditures of Individual Debtor(s)	Yes	1			12,090.92
Total Number of Sheets in Schedules		19			
Total Assets			1,071,739.42		
Total Liabilities				1,455,226.03	

Debtor(s)

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 co-tenant, 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, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." 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 the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security 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	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family dwelling at 59 Schoolmaster Lane in Dedham. Value based on appraisal of Consolidated Appraisal Services dated July 1, 2005.	Tenancy by the Entirety		1,050,000.00	896,948.94
TOTAL			1,050,000.00	

(Report also on Summary of Schedules)

Debtor(s)

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, attached 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, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

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

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".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		wallet		50.00
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.		Bank of Amercia Joint Checking Account with wife, Margaret A. Pierce, Account number 011000138	J	43.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		valuation determined per appraisal of Ron Pelletier Appraisals, LLC dated 9/6/05. total value of furnsihing was \$21,780.00 - value on schedules refelects debtor's 1/2 interest in furnishings.	J	10,890.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		stereo purchased in 1982 - \$200.00; 3 televisions all purchased prior to 1999 - \$240.00; misc. lamps - \$500.00; beds - no value	J	940.00
6. Wearing apparel.		man's wardrobe		500.00
7. Furs and jewelry.		Rolex purchased in 1981 that does not work well		200.00
8. Firearms and sports, photographic, and other hobby equipment.		golf clubs purchaed in 1974		1.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance policy with Liberty Life Insurance Company, policy number 00100000093 - insured is the debtor and the beneficiary is the debtor's wife. the face amount of the policy is \$650,000		0.00
		The Debtor has a Policy of Stop Loss Insurnace issues by Municipal General Insurance Ltd., Friary Court, 13-21 High Street, Guildford, GU1 3DG, United Kingdom, in connection with his association with Lloyds of London. The policy was purchased as insurnace agaisnt any loss taht he may suffer as a reulst of his association with Lloyds in excess of his depsoit with Lloyds in the amount of \$100,000.00. the Debtor has attempted on numerours occaisions to obtain information form MGI regarding the amount of insurance that it may have paid to Lloyds on the claim that Lloyds is making agaisnt the Debtor without success. This is one of the reasons taht the Lloyds claim is listed as disputed. The Debtor has no information regarding the value of this policy, if any		unknown
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.		1 Unit of SB Partners - this is a real estate partnership whose primary holdings are large apartment buildings. the Debtor purchased one unit in 1982 - value obtained frm most recent statement from the Trust dated 3/31/05. permost recent statement, the book value of each unit is \$3400 and the investment value of each unit is \$3900. Debtor obtained this information from the SB Partners Report to Shareholders dated March 31, 2005. Debtor aquired his interest in the [partnership in 1982 for approximately \$18,000.00 and the partnership will occaisionally make distributions dueing the year under \$100. in total		3,400.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		tax refund for 2004 from MDOR	J	214.42
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		The Debtor is a contingent beneficiary under the Anne W. Cochrane Trust. The Debtor receives no distributions from the Trust. The Debtor may receive as much as one-half of the principal balnce in the Trust, if any, upon the death of his brother, if his brother dies without issue. the other half of the Trust passes the the Debtor's sister's issue and she has two children. The Debtor's brother, whom the Debtor has not talked to in approximately 20 years, is 63 years old and has no children at present. The value of the Trust property as of 6/30/05 was 295,089.00. The Debtor has listed this asset as \$1.00 since the Debtor's interest is subjet to a spendthrift provision at Atricle XV , is wholly contingent and subject to many variables that would have the effect of drving the res of the Trust to \$0.00		0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Honda Accord - value per Blue Book online version as of August 22, 2005 - Trade-in Value -mileage is 70,000		5,200.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X	1 cat	J	1.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X	miscellaneous lawn and garden tools	J	300.00
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		membership at The Country Club in Brookline, MA -. The debtor joined in 1968 and paid a membership fee of \$500.00. No further dues to be paid by Debtor. the Debtor's membership is suspended and the Debtor may not use the premises.		unknown
TOTAL				21,739.42

Debtor(s) _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
single family dwelling at 59 Schoolmaster Lane in Dedham. Value based on appraisal of Consolidated Appraisal Services dated July 1, 2005.	MGLA c.188 § 1	500,000.00	1,050,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
wallet	MGLA c.235 § 34(1)	50.00	50.00
Bank of Amercia Joint Checking Account with wife, Margaret A. Pierce, Account number 011000138	MGLA c. 246 § 28(a)	43.00	43.00
valuation determined per appraisal of Ron Pelletier Appraisals, LLC dated 9/6/05. total value of furnsihing was \$21,780.00 - value on schedules refelcts debtor's 1/2 interest in furnishings.	MGLA c.235 § 34(2)	3,000.00	10,890.00
stereo purchased in 1982 - \$200.00; 3 televisions all purchsed prior to 1999 - \$240.00; misc. lamps - \$500.00; beds - no value	MGLA c.235 § 34(3)	200.00	940.00
man's wardrobe	MGLA c.235 § 34(1)	500.00	500.00
golf clubs purchaed in 1974	MGLA c.235 § 34(9)	1.00	1.00
tax refund for 2004 from MDOR	MGLA c. 246 § 28(a)	214.42	214.42
2002 Honda Accord - value per Blue Book online version as of August 22, 2005 - Trade-in Value -mileage is 70,000	MGLA c.235 § 34(16)	700.00	5,200.00
1 cat	MGLA c.235 § 34(4)	100%	1.00

Debtor(s) _____

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 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 husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

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.

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

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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET 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. 22565475 American Honda Finance 470 Granby Road Suite 2 South Hadley, MA 01075-3215			loan on 2002 Honda Accord automobile - maturity date of 5/6/07. monthly payments in the amount of \$263.30.				5,292.42
			Value \$ 5,200.00				92.42
Account No. 391057452 Irwin Home Equity PO Box 5075 San Ramon, CA 94583-0975	X	J	first mortgage for home equity line on real estate				49,200.00
			Value \$ 1,050,000.00				
Account No. 1560647474717 Washington Mutual Bank 11200 W Parkland Avenue PO Box 3139 Milwaukee, WI 53201-3139	X	J	second mortgage on principal residence obtained in 7/03				847,748.94
			Value \$ 1,050,000.00				
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal (Total of this page)							902,241.36
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)							902,241.36

0 Continuation Sheets attached

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. 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 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 husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

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 "Subtotal" 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. Repeat this total also on the Summary of Schedules.

☒ 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)

☐ **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)(2)

☐ **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 \$10,000* 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)(3), as amended by § 1401 of Pub L. 109-8.

☐ **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)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* 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)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain 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).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

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. 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 husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

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.

☐ Check this box if debtor has no creditors holding unsecured nonpriority 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	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. MJ9732 Alliance One 1160 Centre Pointe Dr Ste # 1 Mendota Heights, MN 55120-1270			collection agent for Citibank - ANB5				1.00
Account No. 3712-674223-11007 American Express PO Box 7871 Fort Lauderdale, FL 33329			credit chard charges for goods and services since 1/99				8,409.00
Account No. 5490-3529-9939-3185 Apex Financial Management, LLC PO Box 2189 Northbrook, IL 60065-2189			collection agent for MBNA				1.00
Account No. xxxx7216 ARS National Services PO Box 469100 Escondido, CA 92046-9100			collection agent for Chase Bank, originally First USA				5,035.12
Account No. 5466-4700-0402-7216 Associated Recovery Systems 201 W Grand Ave Escondido, CA 92025-2603			collection agent for Chase Bank One Heritage				5,035.12
Subtotal (Total of this page)							18,481.24
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

7 Continuation Sheets attached

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. 4153-8602-4890-1377 Bank Of America PO Box 15480 Wilmington, DE 19850-5480			credit card charges for goods and services				7,227.18
Account No. 5491-0000-2449-2519 Bank Of America Credit Card Services P.O. Box 1070 Newark, NJ 07101-1071			charges for goods and services				2,495.21
Account No. 4888-6070-0597-1743 Bank Of America PO Box 53132 Phoenix, AZ 85072-3132			charges for goods and services since 9/98				9,444.00
Account No. 6887-1048-694399 Bank Of America PO Box 17009 Baltimore, MD 21297-1009	X	J	cash reserve account - checking account overdraft protection				8,878.14
Account No. 3832034 Bonded Colletion Corporation 29 E Madison St Chicago, IL 60602-4404			collection agent for Chase Manhattan - card number 5491045000090209				1.00
Account No. 2509921538 Chase PO Box 15919 Wilmington, DE 19850-5919			charges for goods and services since 1/98				14,391.00
Account No. 931052 Chase Advantage 500 White Clay Center Dr Newark, DE 19711-5469			credit card charges since 1/98				2,104.00

Sheet 1 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

44,540.53(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. 5491-0450-0009-0209 Chase Card Member Services PO Box 15902 Wilmington, DE 19850-5902			charges for goods and services since 12/00				12,353.00
Account No. 542418021687 Citi PO Box 6241 Sioux Falls, SD 57117-6241			credit card charges for goods and services since 6/87				220.00
Account No. 5424-1804-5023-3439 Citi Cards PO Box 6241 Sioux Falls, SD 57117-6241	X	J	charges for goods and services since 6/87				779.94
Account No. 4432-8220-2901-1522 Citi Platinum Select Card PO Box 6003 Hagerstown, MD 21747-6003			charges for goods and services since 3/98				15,137.00
Account No. 5491-1301-8305-1119 Citibank USC 8787 Baypine Rd Jacksonville, FL 32256-8528	X		credit card charges for goods and services since 1/91				10,638.00
Account No. 8391318TEP Creditors Interchange 5230 Washington St West Roxbury, MA 02132-6346			collection agent for Discover Financial Services, Inc.				1.00
Account No. 6011-0002-9030-0221 Discover 12 Reads Way New Castle, DE 19720-1649			charges for goods and services since 9/97				2,915.00

 Sheet 2 of 7 Continuation Sheets attached to Schedule F

 Subtotal
 (Total of this page)
42,043.94(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. 6011-0019-8551-3631 Discover 12 Reads Way New Castle, DE 19720-1649			charges for goods and services since 05/89				10,551.00
Account No. Edwards & Angell, LLP Attn: Mark Pogue, Esq. 2800 Financial Plz Providence, RI 02903-2407			obligation to Lloyds of London - amount is estimated. amount of judgment is 95,119.49 pounds sterling plus interest at 12% since july 20, 1998.			X	350,559.35
Account No. Falcon Agencies, Ltd 18 London Street London, EC3R 7JP,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. 5466-4700-0402-7216 First USA Bank NA 800 Brooksledge Blvd, Mailstop OH1-0552 Westerville, OH 43081-2895			credit card charges for goods and services since 1/98				5,035.00
Account No. 549100002449 Fleet CC Attn: ACDV 200 Tournament Dr., Mail Stop PAEH08503D Horsham, PA 19044			charges for goods and services since 4/98				2,316.00
Account No. 70084009 Fleet National Bank 1 Constitution Plz Hartford, CT 06115-2502			credit card charges for goods and services since 4/80				9,707.00
Account No. 40582214 Imperial Collection Services PO Box 369 Concord, CA 94522-0369			collection agent for Wells Fargo Financial				1.00

 Sheet 3 of 7 Continuation Sheets attached to Schedule F

 Subtotal
 (Total of this page) **378,170.35**

 (Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. 12862024040504696 J.A. Cambece Law Office, P.C. 8 Bourbon St Peabody, MA 01960-1338			attorney for Hilco Receivables, formerly Maryland National Bank				28,377.94
Account No. Lloyds - Financial Recovery Department One Lime Street London EC3M 7HA England,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. Lloyds - Financial Recovery Department One Lime Street London EC3M 7HA England,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. Lloyds Of London One Lime Street London, England EC3M 7HA,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. Lloyds Of London Room 687 One Lime Street London EC3M 7HA,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. Lloyds Of London, Central Service Unit Gun Wharf, Dock Road Chatam, Kent ME4 4TU,			address for Lloyds of Londs - debt included under counsel listing			X	1.00
Account No. Lloyds Of London, Central Service Unit Gun Wharf, Dock Road Chatam, Kent ME4 4TU England,			additional address for Lloyds - debt included under name of counsel			X	1.00

Sheet 4 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

28,383.94(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. 5490-3529-9939-3185 MBNA P.O. BOX 17054 Wilmington, DE 19884-0001			debt purchased by another lender				1.00
Account No. 8509594098 MCM, Inc. PO Box 939019 San Diego, CA 92193-9019			collection agent for Bank of America				1.00
Account No. 4888-6070-0597-1743 Midland Credit 8875 Aero Dr Ste 200 San Diego, CA 92123-2255			collectino agent for Bank of America				6,418.00
Account No. 8509594098 Midland Credit Management, Inc. 5775 Roscoe Ct San Diego, CA 92123-1356			collection agent for Bank of America				1.00
Account No. 04302104825 Nationwide Credit, Inc. PO Box 740640 Atlanta, GA 30374-0640			collection agent for American Express				1.00
Account No. 3712-674223-11007 NCO Financial Systems, Inc. PO Box 41747 Philadelphia, PA 19101-1457			collection agent for American Express				1.00
Account No. 105270340582214 Norwest Finance 596 Providence Hwy Dedham, MA 02026-6804			charges for goods and services since 5/03				1,151.00

Sheet 5 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

7,574.00(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s) _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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. Nutter, McClennen & Fish, Llp 155 Seaport Blvd Boston, MA 02210-2698			legal services				11,354.67
Account No. 51818940 Plaza Associates 370 7th Ave New York, NY 10001-3901			collection agent for american express				1.00
Account No. 5443325 Professional Recovery Services, Inc. PO Box 1880 Voorhees, NJ 08043-7880			collection agent for Chase Manhattan Bank USA, N.A.				1.00
Account No. 5418-2750-0120-7342 Providian Processing Service PO Box 660567 Dallas, TX 75266-0567			included for disclosure purposes only - account settled - see response to question 3 on the statement of financial affairs of debtor				1.00
Account No. R. W. Struge Ltd 3B Devonshire Square London,England EC2M 4YA,			additional address for Lloyds - debt included under name of counsel			X	1.00
Account No. 6011-0002-9030-0221 Risk Management Alternatives, Inc. 11214 Renner Blvd Lenexa, KS 66219-9605			collection agent for Discover Financial Services				1.00
Account No. Sturge Names Action Group 72-74 Brewer Sgtreet London W1R 3PH,			additional address for Lloyds - debt included under name of counsel			X	1.00

Sheet 6 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

11,360.67(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	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.			additional address for Lloyds - debt included under name of counsel			X	
Sturge Names Action Group 1 Gunpowder Square London EC4A 3DE,							1.00
Account No. 4886607005971743			collection agent for Bank of America				
Trauer, Cohen & Thomas, LLP 2880 Dresden Dr Atlanta, GA 30341-3920							1.00
Account No. 549113018305			charges for goods and services since 1/91				
Universal Card/Cbsdna 8787 Baypine Rd Jacksonville, FL 32256-8528							10,638.00
Account No. 6011-0002-9030-0221			collection agent for Discover Financial Services				
Universal Fidelity Corporation PO Box 941911 Houston, TX 77094-8911							1.00
Account No. 5491-1301-8305-1119			credit card charges for goods and services since 1/91				
UNLV/CITI PO Box 6241 Sioux Falls, SD 57117-6241							10,638.00
Account No. 323-4058			charges for goods and services since 4/04				
Wells Fargo Financial 4143 121st St Urbandale, IA 50323-2310							1,151.00
Account No.							

Sheet 7 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

22,430.00(Complete only on last sheet of Schedule F) **TOTAL****552,984.67**

(Report total also on Summary of Schedules)

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 addresses of all other parties to each lease or contract described.
NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ 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.

Debtor(s)

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. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Margaret Pierce 59 Schoolmasters Ln Dedham, MA 02026-5505	Citi Cards PO Box 6241 Sioux Falls, SD 57117-6241 Irwin Home Equity PO Box 5075 San Ramon, CA 94583-0975 Washington Mutual Bank 11200 W Parkland Avenue PO Box 3139 Milwaukee, WI 53201-3139 Citibank USC 8787 Baypine Rd Jacksonville, FL 32256-8528 Bank Of America PO Box 17009 Baltimore, MD 21297-1009

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 a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Son Son Daughter	AGE 18 16 10
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Full Time Contractor Name of Employer Atlantic Venture Management, Inc. How long employed 11 Years Address of Employer 59 Schoolmaster Lane Dedham, Ma 02026	Employee CCGrowth Investments, LP 6 Months 99 High Street, 16th Floor Boston, MA 02110-2320	

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) **Cafeteria Plan For Commuter Expense****SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

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

Social Security or other government assistance

(Specify) _____

Pension or retirement income

Other monthly income

(Specify) **Consulting Income From At. Venture Mgmt.****TOTAL MONTHLY INCOME****TOTAL COMBINED MONTHLY INCOME \$ 12,353.12** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ 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."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 4,856.08
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ 429.54
Water and sewer	\$ _____
Telephone	\$ 42.00
Other Propane And Wood	\$ 30.00
_____	\$ _____
_____	\$ _____
Home maintenance (repairs and upkeep)	\$ 300.00
Food	\$ 800.00
Clothing	\$ 529.00
Laundry and dry cleaning	\$ 50.00
Medical and dental expenses	\$ 79.00
Transportation (not including car payments)	\$ 388.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
Charitable contributions	\$ 100.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ 375.00
Health	\$ _____
Auto	\$ 449.00
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) State & Federal Estimated Taxes	\$ 2,500.00
_____	\$ _____
_____	\$ _____
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 263.30
Other Second Mortgage	\$ 430.00
Educational Loans For Children	\$ 222.00
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other Mispersonal Hygene,Books,Linens	\$ 248.00
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ **12,090.92**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | |
|---|----------|
| A. Total projected monthly income | \$ _____ |
| B. Total projected monthly expenses | \$ _____ |
| C. Excess income (A minus B) | \$ _____ |
| D. Total amount to be paid into plan each _____ | \$ _____ |
- (interval)

IN RE Pierce, Peter C Case No. _____

Debtor(s)

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 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: October 11, 2005 Signature: /s/ Peter C Pierce
Peter C Pierce Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

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

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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

**United States Bankruptcy Court
District of Massachusetts**

IN RE:

Case No. _____

Pierce, Peter C

Chapter **11**

Debtor(s)

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.

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 the 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.

"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 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 (if more than one)

**0.00 2003 - \$30,000.00 consulting income:
2004 - \$20,000.00 consulting income ;
2005 - \$72,453.00 consulting income thru 9/30/05
All income received from Atlantic Venture Management, Inc.**

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.)

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (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
Providian Processing Service PO Box 660567 Dallas, TX 75266-0567	April 21, 2005	1,923.48	0.00
settlement payment on account made by Debtor's wife, Margaret Ann Pierce from her bank account			
Richard H. Peterson Assoc. Consulting C/O Cellai Law Offices, P.C. 76 Canal St Ste 402	7/8/05	3,000.00	0.00

Boston, MA 02114-2024

settlement payment made by Debtor's wife, who was named as a co-defendant in collection matter

Regular Payments On Mortgages And Cars

0.00

0.00

- None ☒ b. 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.)

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
Richard H. Peterson Associates Consulting Engineers, Inc. vs. Peter Pierce and Margaret Pierce, Civil Action no. 05 CV 0589	collection action for unpaid bill as expert witness in connection is insurance claim on debtor's home for damages in 2002	Dedham District Court	settled - Debtor's wife paid the sum of \$3,000.00 to settle the matter on or about July 8, 2005
The Society of Lloyd's vs. Peter Claflin Pierce, et.al, Civil Action No. 03-10950-RCL	collection action stemming for Debtor's involvement iwth Lloyds of London	United States District Court for the District of Massachusetts	Judgment entered agasint Debtor on 11/23/04 and Lloyds is pursuing collection of judgment

- 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.)

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.)

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 joint petition is not filed.)

- 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.)

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.)

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.)

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	--	---

Donald R. Lassman PO Box 920385 Needham, MA 02492-0005	2/25/05	1,000.00
Donald R. Lassman PO Box 920385 Needham, MA 02492-0005	4/14/05	15,000.00
Donald R. Lassman PO Box 920385 Needham, MA 02492-0005	10/2/05	3,600.00
Donald R. Lassman PO Box 920385 Needham, MA 02492-0005	10/5/05	7,200.00

includes filing fee of \$800.00

10. Other transfers

None ☐ 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 **one year** 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.)

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, association, 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.)

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.)

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.)

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
Atlantic Venture Management 59 Schoolmasters Ln Dedham, MA 02026-5505	see comments	see comments

The Debtor has check writing authority on the checking accounts maintained by Atlantic Venture Management, Inc. and AVM Capital Management, Inc. Atlantic Venture Management is 100% owned by the Debtor's wife, Margaret A. Pierce and AVM Capital Management, LLC is owned by 3 private investors unrelated to the Debtor and which hold 35% of the company, and Atlantic Venture Management, Inc, which holds 65% of the company. The Debtor exccerics check writing authority exclusively for the purposes of these corporate entites.

AVM Capital Management, Inc. 59 Schoolmasters Ln Dedham, MA 02026-5505	see comments	see comments
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The Debtor has check writing authority on the checking accounts maintained by Atlantic Venture Management, Inc. and AVM Capital Management, Inc. Atlantic Venture Managment is 100% owned by the Debtor's wife, Margaret A. Pierce and AVM Capital Management, LLC is owned by 3 private investors unrelated to the Debtor and which hold 35% of the company, and Atlantic Venture Managment, Inc, which holds 65% of the company. The Debtor exccerics check writing authority exclusively for the purposes of these corporate entites.

15. Prior address of debtor

- None ☐ If the debtor has moved within the **two 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.
-

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 the **six-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.
-

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.
-

- 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.
-

- 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.
-

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, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

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

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

- 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.
-

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 the **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 otherwise self-employed.

*(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 the 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.)*

19. Books, records and financial statements

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

- 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.
-

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.

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

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.

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.

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.

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.

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.

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.

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.

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 the **six-year period** immediately preceding the commencement of this case.

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 the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

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

Date: **October 11, 2005** Signature **/s/ Peter C Pierce**
of Debtor

Peter C Pierce

Date: _____ Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

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

United States Bankruptcy Court
District of Massachusetts

IN RE:

Case No. _____

Pierce, Peter C

Chapter 11

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: October 11, 2005

Signature: /s/ Peter C Pierce
Peter C Pierce

Debtor

Date: _____ Signature: _____

Joint Debtor, if any

Alliance One
1160 Centre Pointe Dr Ste # 1
Mendota Heights, MN 55120-1270

American Express
PO Box 7871
Fort Lauderdale, FL 33329

American Honda Finance
470 Granby Road
Suite 2
South Hadley, MA 01075-3215

Apex Financial Management, LLC
PO Box 2189
Northbrook, IL 60065-2189

ARS National Services
PO Box 469100
Escondido, CA 92046-9100

Associated Recovery Systems
201 W Grand Ave
Escondido, CA 92025-2603

Bank Of America
PO Box 15480
Wilmington, DE 19850-5480

Bank Of America
Credit Card Services
P.O. Box 1070
Newark, NJ 07101-1071

Bank Of America
PO Box 53132
Phoenix, AZ 85072-3132

Bank Of America
PO Box 17009
Baltimore, MD 21297-1009

Bonded Colletion Corporation
29 E Madison St
Chicago, IL 60602-4404

Cellai Law Offices, P.C.
76 Canal St Ste 402
Boston, MA 02114-2024

Chase
PO Box 15919
Wilmington, DE 19850-5919

Chase Advantage
500 White Clay Center Dr
Newark, DE 19711-5469

Chase Card Member Services
PO Box 15902
Wilmington, DE 19850-5902

Citi
PO Box 6241
Sioux Falls, SD 57117-6241

Citi Cards
PO Box 6241
Sioux Falls, SD 57117-6241

Citi Platinum Select Card
PO Box 6003
Hagerstown, MD 21747-6003

Citibank USC
8787 Baypine Rd
Jacksonville, FL 32256-8528

Creditors Interchange
5230 Washington St
West Roxbury, MA 02132-6346

Discover
12 Reads Way
New Castle, DE 19720-1649

Edwards & Angell, LLP
Attn: Mark Pogue, Esq.
2800 Financial Plz
Providence, RI 02903-2407

Falcon Agencies, Ltd
18 London Street
London, EC3R 7JP,

First USA Bank NA
800 Brooksledge Blvd, Mailstop OH1-0552
Westerville, OH 43081-2895

Fleet CC
Attn: ACDV
200 Tournament Dr., Mail Stop PAEH08503D
Horsham, PA 19044

Fleet National Bank
1 Constitution Plz
Hartford, CT 06115-2502

FMA Alliance, Ltd
11811 North Fwy Ste 900
Houston, TX 77060-3292

Imperial Collection Services
PO Box 369
Concord, CA 94522-0369

Irwin Home Equity
PO Box 5075
San Ramon, CA 94583-0975

J.A. Cambece Law Office, P.C.
8 Bourbon St
Peabody, MA 01960-1338

Lloyds - Financial Recovery Department
One Lime Street
London EC3M 7HA
England,

Lloyds Of London
One Lime Street
London, England
EC3M 7HA,

Lloyds Of London
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