

FORM B1	United States Bankruptcy Court District of Western New York	VOLUNTARY PETITION
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Name of Debtor (If individual, enter Last, First, Middle): Arent, Timothy E.	Name of Joint Debtor (Spouse)(Last, First, Middle) Arent, Deana B.
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names): a/k/a Timothy Edward Arent	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names): a/k/a Deana Beth Arent a/k/a Deana Beth Phillips
Last four digits of Soc. Sec./Tax I.D. No. (If more than one, state all): 4013	Last four digits of Soc. Sec./Tax I.D. No. (If more than one, state all): 9504
Street Address of Debtor (No. & Street, City, State & Zip Code): 659 West Ferry Street, Buffalo, New York 14222	Street Address of Debtor (No. & Street, City, State & Zip Code): 659 West Ferry, Street Buffalo, New York 14222
County of Residence or of the Principal Place of Business: ERIE	County of Residence or of the Principal Place of Business: ERIE
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 Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this district.

<p>Type of Debtor (Check all boxes that apply)</p> <p><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</p>	<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input 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</p>
<p>Nature of Debt (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>	<p>Filing Fee (Check one box)</p> <p><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</p>
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><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)</p>	

<p>Statistical/Administrative Information (Estimates only)</p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	THIS SPACE FOR COURT USE ONLY																
<p>Estimated Number of Creditors</p> <table style="width:100%; border: none;"> <tr> <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 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>	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"/>					
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"/>												
<p>Estimated Assets</p> <table style="width:100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <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> <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> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
<p>Estimated Debts</p> <table style="width:100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <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> <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> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s):	
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			
<p style="text-align:center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Timothy E. Arent</u> Signature of Debtor Timothy E. Arent</p> <p>X <u>/s/ Deana B. Arent</u> Signature of Joint Debtor Deana B. Arent</p> <p>Telephone Number (If not represented by attorney)</p> <p><u>July 11, 2005</u> Date</p>		<p style="text-align:center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align:center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>/s/ Diane R. Tiveron</u> <u>July 11, 2005</u> Signature of Attorney for Debtor(s) Date</p> <hr/> <p style="text-align:center;">Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>	
<p style="text-align:center;">Signature of Attorney</p> <p>X <u>/s/ Diane R. Tiveron</u> Signature of Attorney for Debtor(s) Diane R. Tiveron Printed Name of Attorney for Debtor(s) Bar ID Number Hogan & Willig, PLLC Firm Name One John James Audubon Parkway, Suite 210 Amherst, New York 14228 Address (716) 636-7600 Telephone Number July 11, 2005 Date</p>		<p style="text-align:center;">Signature of Non-Attorney Petition Preparer</p> <p>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.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number (Required by 11 U.S.C. §110)</p> <p>Address</p>	
<p style="text-align:center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>		<p>Names and Social Security Numbers of all other Individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>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.</p>	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-	Real Property	YES	1	\$0.00		
B-	Personal Property	YES	3	\$4,076.00		
C-	Property Claimed as Exempt	YES	1			
D-	Creditors Holding Secured Claims	YES	1		\$0.00	
E-	Creditors Holding Unsecured Priority Claims	YES	2		\$0.00	
F-	Creditors Holding Unsecured Nonpriority Claims	YES	10		\$506,690.00	
G-	Executory Contracts and Unexpired Leases	YES	1			
H-	Codebtors	YES	1			
I-	Current Income of Individual Debtor(s)	YES	1			\$3,178.00
J-	Current Expenditures of Individual Debtors	YES	1			\$5,327.50
Total Number of Sheets Of ALL Schedules			22			
				Total Assets	\$4,076.00	
				Total Liabilities	\$506,690.00	

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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," "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 MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total			\$0.00	

(Report also on Summary of Schedules.)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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 or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C – Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	<input checked="" type="checkbox"/>	2. Checking Account		Nominal
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.	<input type="checkbox"/>			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	<input checked="" type="checkbox"/>	4. Household Furnishings		\$750.00
4.	Household goods and furnishings, including audio, video and computer equipment.	<input type="checkbox"/>			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<input checked="" type="checkbox"/>			
6.	Wearing apparel.	<input type="checkbox"/>	6. Wearing Apparel		\$200.00
7.	Furs and jewelry.	<input checked="" type="checkbox"/>			
8.	Firearms and sports, photographic, and other hobby equipment.	<input checked="" type="checkbox"/>			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<input checked="" type="checkbox"/>			
10.	Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>			

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE B – PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize	<input type="checkbox"/>	11. 401(K)		\$3,126.00
12.	Stocks and interests in incorporated and unincorporated businesses. Itemize.	<input type="checkbox"/>	12. Usuraco, Inc. 100% Shareholder (has 50% interest in insolvent company)	Husband	\$0.00
13.	Interest in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	<input checked="" type="checkbox"/>			
15.	Accounts receivable.	<input checked="" type="checkbox"/>			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form 6A.)	<input checked="" type="checkbox"/>			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
21.	Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22.	Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE B – PERSONAL PROPERTY
(Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23.	Automobiles, trucks, trailers and other vehicles and accessories.	<input type="checkbox"/>			
24.	Boats, motors, and accessories.	<input type="checkbox"/>			
25.	Aircraft and accessories.	<input type="checkbox"/>			
26.	Office equipment, furnishings, and supplies.	<input type="checkbox"/>			
27.	Machinery, fixtures, equipment and supplies used in business.	<input type="checkbox"/>			
28.	Inventory.	<input type="checkbox"/>			
29.	Animals.	<input type="checkbox"/>			
30.	Crops - growing or harvested. Give particulars.	<input type="checkbox"/>			
31.	Farming equipment and implements.	<input type="checkbox"/>			
32.	Farm supplies, chemicals and feed.	<input type="checkbox"/>			
33.	Other personal property of any kind not already listed. Itemize.	<input type="checkbox"/>			
<u>0</u> continuation sheets attached					\$4,076.00

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

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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 the 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
Wearing Apparel	CPLR 5205	\$200.00	\$200.00
Household Furnishings	CPLR 5205	\$750.00	\$750.00
401(K)	Debtor/Creditor §283	\$3,126.00	\$3,126.00

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interest such as judgment liens, garnishments, statutory liens, mortgages, deed 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" 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.

- 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	CODEBTOR	HUSBAND, WIFE, JOINT FOR COMMUNITY	DATE CLAIM INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
	N							
NONE			VALUE:					
	N							
NONE			VALUE:					
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
Subtotal							\$0.00	
(Total of this page) Total (Use only on last page)							\$0.00	

 0 Continuation sheets attached

(Report total also on Summary of Schedules)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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 and mailing address, including zip code, and 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.

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" 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, "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.

TYPE 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 \$4,650* per person, earned within 90 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).
- 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 \$4,650* 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 \$2,100* 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 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)(7).
- 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, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND,WIFE,JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
NONE								
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								
LAST FOUR DIGITS OF ACCOUNT NO.								

Subtotal

\$0.00

(Total of this page)

Total

\$0.00

(Use only on last page of completed Schedule E)

(Report total also on Summary of Schedules)

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

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, 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. 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" 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 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 non-priority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND,WIFE,JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
4690 BMG Music Service Club c/o North Shore Agency-NQH-52 P.O. Box 8909 Westbury, NY 11590-8909	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$50.00
9758 Cardiographic Associates of Harlem Road, PC P.O. Box 8000 Dept 819 Buffalo, NY 14267	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$30.00
Also Notify: Niagara Frontier Credit Bureau P.O. Box 620 Kenmore, NY 14217-0620						
5149 Carpet Factory Outlet 2262 Union Road Cheektowaga, NY 14227	N	Judgment entered June 9, 2005 in Buffalo City Court, County of Erie and State of New York				\$2,300.00
Subtotal						\$2,380.00
Total						\$

9 continuation sheets attached

(Report total also on Summary of Schedules)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
4376 A.F.S. Assignee of Certegy Bank c/o Arrow Financial Services c/o Northland Group Inc. P.O. Box 390846 Edina, MN 55439	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$750.00
4974 Choice One Communications P.O. Box 1927 Albany, NY 12201-1927	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$800.00
James V. Facciolo, III c/o Donald A. Yarbrough, Esq. P.O. Box 11842 Ft. Lauderdale, Florida 33339	N	United States District Court for the Southern District of Florida ordered for Plaintiff in James V. Facciolo, III -vs- Timothy E. Arent et al. on August 6, 2004				\$42,000.00
James V. Facciolo, III c/o Donald A. Yarbrough, Esq. P.O. Box 11842 Ft. Lauderdale, Florida 33339		Attorneys Fees Awarded regarding Facciolo -vs- Arent				\$3,500.00
6521 Intertech Digital Entertainment c/o Security Credit Systems, Inc. P.O. Box 846 Buffalo, NY 14240-0846	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$800.00
4671 Jansen Furniture 4700 South Service Road Beamsville Ontario LOR 1B0	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$7,000.00
Subtotal						\$54,850.00
(Total of this page) Total						\$
(Use only on last page of completed Schedule F)						
(Report total also on Summary of Schedules)						

Sheet no. 1 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
0002 Lipsitz, Green, Fahringer, Roll, Salisbury & Cambria LLP 42 Delaware Avenue, Suite 300 Buffalo, NY 14202-3857	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,250.00
MJ Peterson Real Estate, LLC 501 John James Audubon Parkway Amherst, NY 14228	N	Notice of Petition and Petition to Recover Real Property dated January 21, 2005				\$5,650.00
Robert J. Meisner DDS PC 250 Quaker Road East Aurora, NY 14052	N	Summons and Complaint filed in Buffalo City Court, County of Erie under index number B67774				\$7,000.00
8604 National Fuel P.O. Box 4103 Buffalo, NY 14264	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$50.00
7208 National Fuel P.O. Box 4103 Buffalo, Ny 14264		Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$4,150.00
National Fuel P.O. Box 4103 Buffalo, NY 14264		Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$750.00
various AFNI, Inc. On Behalf of Verizon Communications 404 Brock Drive P.O. Box 3517 Bloomington, IL 61702-3517		Goods and services provided to petitioner				\$450.00
National Financial Group, Inc. On behalf of Verizon P.O. Box 2146 Rockville, MD 20847-2146	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$9,000.00
Subtotal						\$28,300.00
(Total of this page) Total						\$

Sheet no. 2 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

(Use only on last page of completed Schedule F)

(Report total also on Summary of Schedules)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
0082 Nextel Partners, Inc. c/o J.J. Mac Intyre Co., Inc. 3993 Howard Hughes Pkwy Suite 530 Las Vegas, NV 89109	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,850.00
Also Notify: Nextel Partners P.O. Box 4192 Carol Stream, IL 60197-4192						
0012 New York State Electric & Gas c/o Solomon and Solomon, P.C. Columbia Circle, Box 15019 Albany, NY 12212-5019	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$350.00
8122 Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$700.00
Also Notify: Mercantile Adjustment Bureau 6390 Main Street Williamsville, NY 14221						
Subtotal						\$2,800.00
(Total of this page) Total (Use only on last page of completed Schedule F)						\$

(Report total also on Summary of Schedules)

Sheet no. 3 of 9 continuation
 sheets attached to Schedule of Creditors Holding
 Unsecured Priority Claims

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Also Notify:							
Niagara Mohawk P.O. Box 4798 Syracuse, NY 13221-4798							
0030	N		Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$20.00
North Shore Agency-NGM-S1 P.O. Box 8901 Westbury, NY 11590-8901							
O'Donnell's Refrigeration and Air Conditioning 2032 Eggert Road Amherst, NY 14226		N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$150.00
Realmark-St. Rita's LLC 2350 North Forest Road Getzville, NY 14068		N	Action commenced in the Supreme Court, County of Erie and State of New York entitled, Realmark-St. Rita's LLC -vs- International Portfolio Management Incorporated and Timoty E. Arent				\$74,000.00
5149	N		Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$50.00
Rural/Metro Medical Services Church Street Station P.O. Box 6674 New York, New York 10249-6674							
Subtotal							\$74,220.00
(Total of this page) Total							\$

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

(Use only on last page of completed Schedule F)

(Report total also on Summary of Schedules)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
2119 Sisters of Charity Hospital P.O. Box 29 Bufalo, NY 14240-0029	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$750.00
St. John The Baptist School 2028 Sandridge Road Alden, NY 14004	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$5,350.00
2871 St. Joseph Hospital 2605 Harlem Road Cheektowaga, NY 14225	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$50.00
Unifund Corporation c/o Alan H. Abes and Jessica S. Hylander Dinsmore & Shohl LLP 1900 Chemed Center 255 East Fifth Street Cincinnati, OH 45202	N	Judgment entered in Court of Common Pleas, County of Hamilton, State of Ohio on January 24, 2005 in the amount of \$42,825.00				\$42,825.00
Various Verizon P.O. Box 15124 Albany, NY 12212-5124	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$14,000.00
Subtotal						\$62,975.00
(Total of this page) Total						\$
(Use only on last page of completed Schedule F)						
(Report total also on Summary of Schedules)						

Sheet no. 5 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Robert S. Walker 204 Commonwealth Avenue Buffalo, NY 14216	N	Goods and services provided to petitioner pursuant to statement dated April 4, 2005				\$750.00
2210 Windsong Radiology PC 55 Spindrift Drive Williamsville, NY 14221	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$5.00
6000 Buffalo Water Board 281 Exchange Street Buffalo, NY 14204	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$400.00
1621 Erie County Water Authority c/o Security Credit Systems, Inc. P.O. Box 846 Buffalo, NY 14240-0846	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$150.00
4013 New York State Higher Education Services Corporation 99 Washington Avenue Albany, NY 12255	N	STUDENT LOAN				\$19,000.00
Subtotal						\$20,305.00
(Total of this page) Total (Use only on last page of completed Schedule F)						\$

(Report total also on Summary of Schedules)

Sheet no. 6 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Creative Capital Recovery c/o John Key, Esq. 712 St. Johns Avenue Palatka, FL 32177	N	Judgment filed April, 2003 in Records of Deeds under Case number B929P1161				\$73,950.00
Alden Pools 12890 Broadway Alden, NY 14004	N	Judgment filed June, 2004 in County Court under case number Q1325853				\$3,365.00
Ford Motor Credit c/o Phillips Lytle, Hitchcock, Blaine & Huber 3400 HSBC Center Buffalo, NY 14203	N	Judgment filed August, 2003 in County Court under case number Q001199301				\$4,250.00
Blockbuster Video 1201 Elm Street, 21 st Floor Dallas, TX 75270	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$75.00
City Mattress 101 Benbro Drive Buffalo, NY 14225		Goods and services provided to petitioner				\$950.00
Johnsons Country Store c/o Global Pay 4783 South Western Boulevard Hamburg, NY 14075	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$150.00
Subtotal						\$82,740.00
(Total of this page) Total						\$
(Use only on last page of completed Schedule F)						
(Report total also on Summary of Schedules)						

Sheet no. 7 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

(Total of this page)
Total
(Use only on last page of completed Schedule F)

(Report total also on Summary of Schedules)

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Michael's Store 3201 c/o AAA Collections 3500S 1 st Avenue, Suite 100 Sioux Falls, SD 57105	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$110.00
Medical Collection c/o Mercantile Adjustment Bureau 6390 Main Street Williamsville, NY 14221	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$230.00
Dish Network c/o ER Solutions 500 SW 7 th Street #A100 Renton, WA 98055	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$330.00
Americredit c/o Cavalry Port 4050 E Cotton Center Boulevard Bldg 2 Suite 20 Phoenix AZ 85040	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$6,850.00
Linda Willings c/o Phillip C. Rogers, Esq. Trust Building, Suite 336 40 Pearl Street. N.W. Grand Rapids, Michigan 49503		Action commenced in U.S. District Court for the Western District of Michigan				Unknown
Robert E. Willings, Sr. and Inez Willings c/o Phillip C. Rogers, Esq. Trust Building, Suite 336 40 Pearl Street, N.W. Grand Rapids, Michigan 49503		Action commenced in U.S. District Court for the Western District of Michigan				Unknown
National Fuel Gas P.O. Box 4103 Buffalo, NY 14264	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,200.00
Subtotal						\$8,720.00
Sheet no. <u>8</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						(Total of this page) Total (Use only on last page of completed Schedule F)
						\$

(Report total also on Summary of Schedules)

In re:	Case Number:
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
City of Buffalo-PVB c/o Mercantile Adjustment Bureau 6390 Main Street Williamsville, NY 14221	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$100.00
Americredit P.O. Box 183593 Arlington, TX 76096	N	Repossessed vehicle deficiency balance				\$24,350.00
UFCW Local One FCU 106 Memorial Parkway Utica, NY 13501	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,000.00
Citibank P.O. Box 20559 Rochester, NY 14602	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,350.00
Washington Mutual FA P.O. Box 60020 City of Industry, CA 91716		Foreclosure Proceedings Started				\$89,100.00
Dandria (Shackleford) Lodge c/o Wauson & Associates, P.C. Comerica Bank Building One Sugar Creek Ctr Blvd, Ste 880 Sugar Land, Texas 77478		Threatened law suit entitled Dandria (Shackleford) Lodge v. Alden and Associates, Inc. and Providian National Bank				\$52,500.00
Power Federal Credit Union c/o Med-Rev Rec 106 Memorial Parkway Utica, NY 13501	N	Goods and services provided to petitioner pursuant to credit report dated June 15, 2005				\$1,150.00
Subtotal						\$169,550.00
(Total of this page) Total						\$506,690.00

Sheet no. 9 of 9 continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

(Use only on last page of completed Schedule F)

(Report total also on Summary of Schedules)

In re:

Arent, Timothy E. and Deana B., Debtor(s)

Case Number:

(If Known)

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.

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
NONE	

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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SCHEDULE H – CODEBTORS

Provide the information required 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 non-debtor 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
NONE	

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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:	DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP	AGE	
Married	EAA, Daughter	9	
	JMA, Daughter	2	
	TEA, Son	3months	
	EMPLOYMENT:		
	DEBTOR	SPOUSE	
Occupation	President	Homemaker	
Name of Employer	Alden & Associates		
How Long Employed	Since January 1, 2005		
Address of Employer	651 Delaware Avenue, Buffalo, NY 14202		

Income: (Estimate of average monthly income)	Debtor	Spouse
Current monthly gross wages, salary and commissions (pro rate if not paid monthly)	\$4,545.00	\$0.00
Estimate monthly overtime	N/A	N/A
SUBTOTAL	\$4,545.00	\$0.00
Less Payroll Deductions		
a. Payroll taxes and social security	\$1,367.63	
b. Insurance	N/A	N/A
c. Union dues	N/A	N/A
d. Other (Specify) _____	N/A	N/A
SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,367.63	
TOTAL NET MONTHLY TAKE HOME PAY	\$3,177.37	\$0.00

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

Income from real property

Interest 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) _____

TOTAL MONTHLY INCOME	\$3,177.37	\$0.00
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TOTAL COMBINED MONTHLY INCOME \$3,177.37 (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:

In re: Arent, Timothy E. and Deana B., Debtor(s)	Case Number: (If Known)
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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) \$3,900.00

Are real estate taxes included? Yes No **N/A**
 Is property insurance included? Yes No **N/A**

Utilities Electricity and heating fuel \$300.00

Water and sewer \$ 37.50

Telephone \$

Other: Cable \$ 90.00

Home maintenance (repairs and upkeep)

Food \$500.00

Clothing \$100.00

Laundry and dry cleaning \$100.00

Medical and dental expenses \$150.00

Transportation (not including car payments) \$ 50.00

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 \$

 Health \$

 Auto \$

 Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify)

Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)

 Auto

 Other

 Other

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

TOTAL MONTHLY EXPENSES (Report also on summary of Schedules) \$5,327.50

(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)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF WESTERN NEW YORK**

In re: Arent, Timothy E. and Deana B.,	Case No:
Debtor(s)	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of property	Creditor's name
NONE	

b. *Property to Be Retained*

[Check any applicable statement.]

Description Of Property	Creditor's Name	Property Is claimed as exempt	Property will Be redeemed Pursuant to 11 U.S.C. §722	Debt will be Reaffirmed Pursuant to 11 U.S.C. §524(c)
NONE				

Date: July 11, 2005

/s/ Timothy E. Arent
Timothy E. Arent, Debtor

/s/ Deana B. Arent
Deana B. Arent Joint Debtor, if any

CERTIFICATION 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 Number (Required by 11 U.S.C. § 110)

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

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.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

DISTRICT OF WESTERN NEW YORK

In re: Arent, Timothy E. and Deana B.,
(Name)
Debtor

Case No. _____
(if known)

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)

In 2003, Debtor earned an approximate annual gross income of \$68,000.00;
In 2004, Debtor earned an approximate annual gross income of \$102,530.00;
In 2005, Debtor earned an approximate gross income to date of \$25,000.00;

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

- 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

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.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

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

None

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

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

Carpet Factory Outlet
James V. Facciolo, III –vs-
Timothy E. Arent et al

Collection

Buffalo City Court
U.S. District Court for

Judgment Rendered 6/9/05

James V. Facciolo, III –vs-
Timothy E. Arent at al

Civil

The Southern District of Florida

Judgment Rendered 8/6/04

James V. Facciolo, III –vs-
Timothy E. Arent at al
MJ Peterson Real Estate LLC
Robert J. Meisner DDS PC
Index #: B67774

Civil

U.S. District Court for

Attorneys Fees Awarded

Timothy E. Arent at al
MJ Peterson Real Estate LLC
Robert J. Meisner DDS PC
Index #: B67774
Realmark-St. Rita's LLC –vs-
International Portfolio et al
Unifund Corporation

The Southern District of Florida
Real Property Recovery

The Southern District of Florida

NOP and Petition 1/21/05

Realmark-St. Rita's LLC –vs-
International Portfolio et al
Unifund Corporation
Creative Capital Recovery
Index #: Q1325853

Real Property Recovery

Buffalo City Court

Summons & Complaint Filed

Index #: Q1325853
Alden Pools
Ford Motor Credit
Washington Mutual

Civil

Supreme Court

Action Commenced

International Portfolio et al
Unifund Corporation
Creative Capital Recovery
Index #: Q1325853
Alden Pools
Ford Motor Credit
Washington Mutual
Dandria Shackelford Lodge –vs-
Alden & Associates, Inc. et al

Civil

County of Erie

Action Commenced

Washington Mutual
Dandria Shackelford Lodge –vs-
Alden & Associates, Inc. et al
Linda Willings –vs- International
Portfolio et al
Case #: 1:04-cv-57

Civil

County of Erie

Action Commenced

Dandria Shackelford Lodge –vs-
Alden & Associates, Inc. et al
Linda Willings –vs- International
Portfolio et al
Case #: 1:04-cv-57
Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Court of Common Pleas

Judgment Rendered 1/24/05

Linda Willings –vs- International
Portfolio et al
Case #: 1:04-cv-57
Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

County of Hamilton, State of Ohio

Judgment Rendered 1/24/05

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Records of Deeds

Judgment Filed 4/03

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Erie County Court

Judgment Filed 6/04

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Erie County Court

Judgment filed 8/03

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Erie County

Foreclosure Proceedings Started

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Threatened law suit

Foreclosure Proceedings Started

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

U.S. District Court

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

U.S. District Court

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

Robert E. and Inez Willings, Sr.
–vs- International Portfolio et al

Civil

Western District of Michigan

Pending

None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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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
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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 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
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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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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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
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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 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.

ADDRESS	NAME USED	DATES OF OCCUPANCY
160 Rivermist Buffalo, NY 14036	Timothy E. Arent Deana B. Arent	July, 2004 to January, 2005
11 Doe Haven Circle Depew, NY 14043	Timothy E. Arent Deana B. Arent	February, 2001 to June, 2004
11759 Boncliff Drive Alden, NY 14004	Timothy E. Arent Deana B. Arent	March, 1995 to February, 2001

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.

NAME

17. Environmental Information

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

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

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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

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

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.

NAME	LAST FOUR DIGITS OF TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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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
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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.

NAME AND ADDRESS

DATES SERVICES RENDERED

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 within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

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

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

NAME OF PARENT CORPORATION

LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

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.

NAME OF PENSION FUND

LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

* * * * *

[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 **July 11, 2005** Signature of Debtor /s/ Timothy E. Arent
Timothy E. Arent

Date **July 11, 2005** Signature of Joint Debtor (if any) /s/ Deana B. Arent
Deana B. Arent

[If completed on behalf of a partnership or corporation]

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 to the best of my knowledge, information and belief.

Date _____ Signature _____
Print Name and Title _____

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

0 continuation sheets 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

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. (See 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.

X _____
Signature of Bankruptcy Petition Preparer

_____ 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. 18 U.S.C. § 156.

In Re: Arent, Timothy E. and Deana B., Debtor(s)

Case No.

(If Known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case. **\$1,200.00**
 - (b) prior to filing this statement, debtor(s) have paid **\$ 320.00**
 - (c) the unpaid balance due and payable is **\$ 880.00**
- (3) **\$209.00** of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Bankruptcy Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.

- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

- (7) the undersigned has received no transfer, assignment or pledge of property except the following for the value states:

- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: July 11, 2005Respectfully Submitted /s/ Diane R. Tiveron, Attorney for Petitioner
Diane R. TiveronAttorney's name and address: **Hogan & Willig, PLLC, One John James Audubon Parkway, Suite 210, Amherst, NY 14228**

AFNI, Inc.
On Behalf of Verizon Communications
404 Brock Drive P.O. Box 3517
Bloomington, IL 61702-3517

A.F.S. Assignee of Certegy Bank
c/o Arrow Financial Services
c/o Northland Group Inc.
P.O. Box 390846
Edina, MN 55439

Alden Pools
12890 Broadway
Alden, NY 14004

Americredit
c/o Cavalry Port
4050 E Cotton Center
Boulevard, Bldg 2 Suite 20
Phoenix AZ 85040

Americredit
P.O. Box 183593
Arlington, TX 76096

BMG Music Service Club
c/o North Shore Agency-NQH-52
P.O. Box 8909
Westbury, NY 11590-8909

Blockbuster Video
1201 Elm Street, 21st Floor
Dallas, TX 75270

Buffalo Water Board
281 Exchange Street
Buffalo, NY 14204

Cardiographic Associates of
Harlem Road, PC
P.O. Box 8000 Dept 819
Buffalo, NY 14267

Carpet Factory Outlet
2262 Union Road
Cheektowaga, NY 14227

Choice One Communications
P.O. Box 1927
Albany, NY 12201-1927

Citibank
P.O. Box 20559
Rochester, NY 14602

City of Buffalo-PVB
c/o Mercantile Adjustment Bureau
6390 Main Street
Williamsville, NY 14221

City Mattress
101 Benbro Drive
Buffalo, NY 14225

Creative Capital Recovery
c/o John Key, Esq.
712 St. Johns Avenue
Palatka, FL 32177

Dish Network
c/o ER Solutions
500 SW 7th Street #A100
Renton, WA 98055

Erie County Water Authority
c/o Security Credit Systems, Inc.
P.O. Box 846
Buffalo, NY 14240-0846

James V. Facciolo, III
c/o Donald A. Yarbrough, Esq.
P.O. Box 11842
Ft. Lauderdale, Florida 33339

Ford Motor Credit
c/o Phillips Lytle, Hitchcock, Blaine
& Huber
3400 HSBC Center
Buffalo, NY 14203

Intertech Digital Entertainment
c/o Security Credit Systems, Inc.
P.O. Box 846
Buffalo, NY 14240-0846

Jansen Furniture
4700 South Service Road
Beamsville Ontario LOR 1B0

Johnsons Country Store
c/o Global Pay
4783 South Western Boulevard
Hamburg, NY 14075

**Lipsitz, Green, Fahringer, Roll,
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