

November 2, 2010

Internal Revenue Service
P.O. Box 12192
Covington, KY 41012-0192

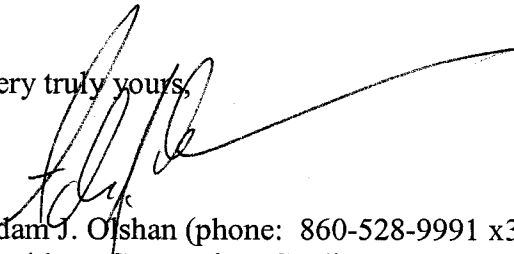
Re: Connecticut Creditor Bar Association, Inc. application for tax-exempt status

To Whom It May Concern:

As President of the Connecticut Creditor Bar Association, Inc. I have attached our complete Form 1024 application and our complete Form 8718.

Please let me know if I may further assist in any regard and thank you for your assistance with this matter.

Very truly yours,



Adam J. O'Leary (phone: 860-528-9991 x339)
President, Connecticut Creditor Bar Association, Inc.
1127 High Ridge Road #165
Stamford, CT 06905

Application for Recognition of Exemption Under Section 501(a)

OMB No. 1545-0057

If exempt status is approved,
 this application will be open
 for public inspection.

Read the instructions for each Part carefully. **A User Fee must be attached to this application.**
 If the required information and appropriate documents are not submitted along with Form 8718 (with payment
 of the appropriate user fee), the application may be returned to the organization.

Complete the Procedural Checklist on page 6 of the instructions.

Part I. Identification of Applicant (Must be completed by all applicants; also complete appropriate schedule.)
 Submit only the schedule that applies to your organization. Do not submit blank schedules.

Check the appropriate box below to indicate the section under which the organization is applying:

- a Section 501(c)(2)—Title holding corporations (Schedule A, page 7)
- b Section 501(c)(4)—Civic leagues, social welfare organizations (including certain war veterans' organizations), or local associations of employees (Schedule B, page 8)
- c Section 501(c)(5)—Labor, agricultural, or horticultural organizations (Schedule C, page 9)
- d Section 501(c)(6)—Business leagues, chambers of commerce, etc. (Schedule C, page 9)
- e Section 501(c)(7)—Social clubs (Schedule D, page 11)
- f Section 501(c)(8)—Fraternal beneficiary societies, etc., providing life, sick, accident, or other benefits to members (Schedule E, page 13)
- g Section 501(c)(9)—Voluntary employees' beneficiary associations (Parts I through IV and Schedule F, page 14)
- h Section 501(c)(10)—Domestic fraternal societies, orders, etc., not providing life, sick, accident, or other benefits (Schedule E, page 13)
- i Section 501(c)(12)—Benevolent life insurance associations, mutual ditch or irrigation companies, mutual or cooperative telephone companies, or like organizations (Schedule G, page 15)
- j Section 501(c)(13)—Cemeteries, crematoria, and like corporations (Schedule H, page 16)
- k Section 501(c)(15)—Mutual insurance companies or associations, other than life or marine (Schedule I, page 17)
- l Section 501(c)(17)—Trusts providing for the payment of supplemental unemployment compensation benefits (Parts I through IV and Schedule J, page 18)
- m Section 501(c)(19)—A post, organization, auxiliary unit, etc., of past or present members of the Armed Forces of the United States (Schedule K, page 19)
- n Section 501(c)(25)—Title holding corporations or trusts (Schedule A, page 7)

1a Full name of organization (as shown in organizing document) Connecticut Creditor Bar Association, Inc.	2 Employer identification number (EIN) (if none, see Specific Instructions on page 2) 27-2490738		
1b c/o Name (if applicable) c/o	3 Name and telephone number of person to be contacted if additional information is needed Adam J. Olshan (860) 528-9991		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">1c Address (number and street) 1127 High Ridge Rd #165</td> <td style="width: 50%;">Room/Suite</td> </tr> </table>		1c Address (number and street) 1127 High Ridge Rd #165	Room/Suite
1c Address (number and street) 1127 High Ridge Rd #165		Room/Suite	
1d City, town or post office, state, and ZIP + 4 If you have a foreign address, see Specific Instructions for Part I, page 2. Stamford, CT 06905			
1e Web site address n/a	4 Month the annual accounting period ends December, 2010	5 Date incorporated or formed 4/19/10	

- 6** Did the organization previously apply for recognition of exemption under this Code section or under any other section of the Code? Yes No
 If "Yes," attach an explanation.
- 7** Has the organization filed Federal income tax returns or exempt organization information returns? Yes No
 If "Yes," state the form numbers, years filed, and Internal Revenue office where filed.

- 8** Check the box for the type of organization. ATTACH A CONFORMED COPY OF THE CORRESPONDING ORGANIZING DOCUMENTS TO THE APPLICATION BEFORE MAILING.
- a Corporation— Attach a copy of the Articles of Incorporation (including amendments and restatements) showing approval by the appropriate state official; also attach a copy of the bylaws.
 - b Trust— Attach a copy of the Trust Indenture or Agreement, including all appropriate signatures and dates.
 - c Association— Attach a copy of the Articles of Association, Constitution, or other creating document, with a declaration (see instructions) or other evidence that the organization was formed by adoption of the document by more than one person. Also include a copy of the bylaws.

If this is a corporation or an unincorporated association that has not yet adopted bylaws, check here

I declare under the penalties of perjury that I am authorized to sign this application on behalf of the above organization, and that I have examined this application, including the accompanying schedules and attachments, and to the best of my knowledge it is true, correct, and complete.

PLEASE SIGN HERE Adam J. Olshan - President 11-2-10
 (Signature) (Type or print name and title or authority of signer) (Date)

Part II. Activities and Operational Information (Must be completed by all applicants)

- 1 Provide a detailed narrative description of all the activities of the organization—past, present, and planned. Do not merely refer to or repeat the language in the organizational document. List each activity separately in the order of importance based on the relative time and other resources devoted to the activity. Indicate the percentage of time for each activity. Each description should include, as a minimum, the following: (a) a detailed description of the activity including its purpose and how each activity furthers your exempt purpose; (b) when the activity was or will be initiated; and (c) where and by whom the activity will be conducted.

The Connecticut Creditor Bar Association, Inc. is a trade association comprised of members who seek to improve local business conditions in the State of Connecticut. All members have an interest in ensuring that Connecticut laws/regulations, and judicial department policies/rules, are knowledge-based and fair and that Connecticut creditors are provided with fair access to the local court system to assist with the debt collection process. All members also are interested in ensuring that Connecticut collection attorney practitioners are well informed and that they act professionally in their dealings with the courts and the public. Our association will strive to ensure that these goals are realized. We have four primary strategies to achieve these goals:

1. Education - Board member Renee Cannella will work with members to develop educational programs to promote improved business methods and heightened professionalism. Overall educational opportunities further the goal of the group by circulating the name of the group, showing the scholarship and professionalism of the group and its members and improving the quality of the membership through education. In the future we plan on putting on Continuing Legal Education (CLE) seminars specifically in the area of collection law. These continuing legal education seminars will be for the purpose of educating our members as well as the general bar of the State of Connecticut. These CLE seminars can also be used to raise money for the group by charging an attendance fee. These seminars would be put on by the members of the group.
2. Public Affairs - Board member Mark Sank will work with members to promote the industry by making sure that our voice is heard in the area of collection law. This will further our goal by providing a united group of professionals with focus. This improves the view of the industry by showing focus and professionalism. Primarily, there is a three pronged approach to achieving this.
 - a. We will issue a press release to let the news outlets know of our formation.
 - b. We will give notice to the State Bar Association of our formation and hopefully work to develop a loose association with them.
 - c. We will meet with legislators to make sure they are aware of our group and our position on matters. All of these approaches further our goal by working to make sure that our voice is heard when there are issues that arise regarding collections in the State of Connecticut.
 - d. We will present financial literacy programs to local high school students to assist young people to better understand credit and collection issues at an important point in their lives.
3. Judicial Affairs - Board member Karen Lahey has led an effort whereby members work toward development of improved court rules that will improve the business conditions for collection law firms and our clients. This effort will also include meetings with judicial department leadership to improve business conditions through vastly improved communication.
4. Legislative Affairs - Board member Russell London has developed a strategy whereby our members will endeavor to communicate with their legislators toward the enactment of laws to advance the common business interests of our organization's members. To make changes in the law we plan on engaging a lobbyist and/or meeting with members of the legislature. We are currently forming ideas for the drafting of bills.

- 2 List the organization's present and future sources of financial support, beginning with the largest source first.

1. Membership annual dues
2. Educational programs for the public

Part II. Activities and Operational Information (continued)

3 Give the following information about the organization's governing body:

a Names, addresses, and titles of officers, directors, trustees, etc.	b Annual compensation
Adam Olshan, President, 510 Tolland Street, East Hartford, CT 06108	None
Russell London, Vice President, 48 Christian Lane, Newington, CT 06111	None
Karen Lahey, Vice President, 76 Center St, Waterbury, CT 06702	None
Renee Cannella, Treasurer, 1127 High Ridge Road, Stamford, CT 06905	None
Mark Sank, Secretary, 666 Glenbrook Rd, Stamford, CT 06906	None

4 If the organization is the outgrowth or continuation of any form of predecessor, state the name of each predecessor, the period during which it was in existence, and the reasons for its termination. Submit copies of all papers by which any transfer of assets was effected.
None

5 If the applicant organization is now, or plans to be, connected in any way with any other organization, describe the other organization and explain the relationship (e.g., financial support on a continuing basis; shared facilities or employees; same officers, directors, or trustees).
None

6 If the organization has capital stock issued and outstanding, state: (1) class or classes of the stock; (2) number and par value of the shares; (3) consideration for which they were issued; and (4) if any dividends have been paid or whether your organization's creating instrument authorizes dividend payments on any class of capital stock.
No stock was or will be issued.

7 State the qualifications necessary for membership in the organization; the classes of membership (with the number of members in each class); and the voting rights and privileges received. If any group or class of persons is required to join, describe the requirement and explain the relationship between those members and members who join voluntarily. Submit copies of any membership solicitation material. Attach sample copies of all types of membership certificates issued.
Please see attached membership application which defines the association's full membership (with voting rights) classification and the associate member (no voting rights) classifications.

8 Explain how your organization's assets will be distributed on dissolution.
All dues will be refunded to the parties who made the donations. Any fees generated from outside sources (such as CLE) will be donated to one or more exempt purposes in the legal field. Any assets not disposed of will be disposed of by a court of competent jurisdiction in the county in which the principal office of the corporation is located.

Part II. Activities and Operational Information (continued)

9 Has the organization made or does it plan to make any distribution of its property or surplus funds to shareholders or members? Yes No
 If "Yes," state the full details, including: (1) amounts or value; (2) source of funds or property distributed or to be distributed; and (3) basis of, and authority for, distribution or planned distribution.

10 Does, or will, any part of your organization's receipts represent payments for services performed or to be performed?. Yes No
 If "Yes," state in detail the amount received and the character of the services performed or to be performed.
We will use receipts to cover costs associated with professional services such as accountants or lobbyists. No payments have been made to date.

11 Has the organization made, or does it plan to make, any payments to members or shareholders for services performed or to be performed? Yes No
 If "Yes," state in detail the amount paid, the character of the services, and to whom the payments have been, or will be, made.

12 Does the organization have any arrangement to provide insurance for members, their dependents, or others (including provisions for the payment of sick or death benefits, pensions, or annuities)? Yes No
 If "Yes," describe and explain the arrangement's eligibility rules and attach a sample copy of each plan document and each type of policy issued.

13 Is the organization under the supervisory jurisdiction of any public regulatory body, such as a social welfare agency, etc.? Yes No
 If "Yes," submit copies of all administrative opinions or court decisions regarding this supervision, as well as copies of applications or requests for the opinions or decisions.

14 Does the organization now lease or does it plan to lease any property? Yes No
 If "Yes," explain in detail. Include the amount of rent, a description of the property, and any relationship between the applicant organization and the other party. Also, attach a copy of any rental or lease agreement. (If the organization is a party, as a lessor, to multiple leases of rental real property under similar lease agreements, please attach a single representative copy of the leases.)

15 Has the organization spent or does it plan to spend any money attempting to influence the selection, nomination, election, or appointment of any person to any Federal, state, or local public office or to an office in a political organization? Yes No
 If "Yes," explain in detail and list the amounts spent or to be spent in each case.

16 Does the organization publish pamphlets, brochures, newsletters, journals, or similar printed material? Yes No
 If "Yes," attach a recent copy of each.

Part III. Financial Data (Must be completed by all applicants)

Complete the financial statements for the current year and for each of the 3 years immediately before it. If in existence less than 4 years, complete the statements for each year in existence. If in existence less than 1 year, also provide proposed budgets for the 2 years following the current year.

A. Statement of Revenue and Expenses

Revenue	(a) Current Tax Year	3 Prior Tax Years or Proposed Budget for Next 2 Years			(e) Total
	From 4/2010 To 12/2010	(b) 1/11 - 12/11	(c) 1/12-12/12	(d) -----	
1 Gross dues and assessments of members	\$6,750.00	\$7,500.00	\$8,750.00		\$23,000.00
2 Gross contributions, gifts, etc.	\$0.00	\$0.00	\$0.00		0
3 Gross amounts derived from activities related to the organization's exempt purpose (attach schedule) (Include related cost of sales on line 9.)	\$0.00	\$1,000.00	\$1,000.00		\$2000.00
4 Gross amounts from unrelated business activities (attach schedule)	0	0	0		0
5 Gain from sale of assets, excluding inventory items (attach schedule)	0	0	0		0
6 Investment income (see page 3 of the instructions)	0	0	0		0
7 Other revenue (attach schedule).	0	0	0		0
8 Total revenue (add lines 1 through 7)	\$6,750.00	\$8,500.00	\$9,750.00		\$25,000
Expenses					
9 Expenses attributable to activities related to the organization's exempt purposes.	\$1,500.00	\$7,000.00	\$8,000.00		\$16,500.00
10 Expenses attributable to unrelated business activities	0	0	0		0
11 Contributions, gifts, grants, and similar amounts paid (attach schedule).	0	0	0		0
12 Disbursements to or for the benefit of members (attach schedule)	0	0	0		0
13 Compensation of officers, directors, and trustees (attach schedule)	0	0	0		0
14 Other salaries and wages.	0	0	0		0
15 Interest	0	0	0		0
16 Occupancy	0	0	0		0
17 Depreciation and depletion	0	0	0		0
18 Other expenses (attach schedule)	0	0	0		0
19 Total expenses (add lines 9 through 18)	\$1,500.00	\$7,000.00	\$8,000.00		\$16,500.00
20 Excess of revenue over expenses (line 8 minus line 19)	\$5,250.00	\$1,500.00	\$1,750.00		\$8,500.00

B. Balance Sheet (at the end of the period shown)

		Current Tax Year as of 11/2/10	
Assets			
1	Cash	1	\$5,709.25
2	Accounts receivable, net	2	0
3	Inventories	3	0
4	Bonds and notes receivable (attach schedule)	4	0
5	Corporate stocks (attach schedule).	5	0
6	Mortgage loans (attach schedule)	6	0
7	Other investments (attach schedule)	7	0
8	Depreciable and depletable assets (attach schedule)	8	0
9	Land	9	0
10	Other assets (attach schedule)	10	0
11	Total assets	11	\$5,709.25
Liabilities			
12	Accounts payable	12	0
13	Contributions, gifts, grants, etc., payable	13	0
14	Mortgages and notes payable (attach schedule)	14	0
15	Other liabilities (attach schedule)	15	0
16	Total liabilities.	16	0
Fund Balances or Net Assets			
17	Total fund balances or net assets	17	\$5,709.25
18	Total liabilities and fund balances or net assets (add line 16 and line 17)	18	\$5,709.25

If there has been any substantial change in any aspect of the organization's financial activities since the end of the period shown above, check the box and attach a detailed explanation. ▶

Part IV. Notice Requirements (Sections 501(c)(9) and 501(c)(17) Organizations Only)

1 Section 501(c)(9) and 501(c)(17) organizations:

Are you filing Form 1024 within 15 months from the end of the month in which the organization was created or formed as required by section 505(c)? Yes No

If "Yes," skip the rest of this Part.

If "No," answer question 2.

2 If you answer "No" to question 1, are you filing Form 1024 within 27 months from the end of the month in which the organization was created or formed? Yes No

If "Yes," your organization qualifies under Regulation section 301.9100-2 for an automatic 12-month extension of the 15-month filing requirement. Do not answer questions 3 and 4.

If "No," answer question 3.

3 If you answer "No" to question 2, does the organization wish to request an extension of time to apply under the "reasonable action and good faith" and the "no prejudice to the interest of the government" requirements of Regulations section 301.9100-3? Yes No

If "Yes," give the reasons for not filing this application within the 27-month period described in question 2. See Specific Instructions, Part IV, Line 3, page 4, before completing this item. Do not answer question 4.

If "No," answer question 4.

4 If you answer "No" to question 3, your organization's qualification as a section 501(c)(9) or 501(c)(17) organization can be recognized only from the date this application is filed. Therefore, does the organization want us to consider its application as a request for recognition of exemption as a section 501(c)(9) or 501(c)(17) organization from the date the application is received and not retroactively to the date the organization was created or formed? Yes No

Schedule A Organizations described in section 501(c)(2) or 501(c)(25) (Title holding corporations or trusts)

1 State the complete name, address, and EIN of each organization for which title to property is held and the number and type of the applicant organization's stock held by each organization.

2 If the annual excess of revenue over expenses has not been or will not be turned over to the organization for which title to property is held, state the purpose for which the excess is or will be retained by the title holding organization.

3 In the case of a corporation described in section 501(c)(2), state the purpose of the organization for which title to property is held (as shown in its governing instrument) and the Code sections under which it is classified as exempt from tax. If the organization has received a determination or ruling letter recognizing it as exempt from taxation, please attach a copy of the letter.

4 In the case of a corporation or trust described in section 501(c)(25), state the basis whereby each shareholder is described in section 501(c)(25)(C). For each organization described that has received a determination or ruling letter recognizing that organization as exempt from taxation, please attach a copy of the letter.

5 With respect to the activities of the organization.

- a** Is any rent received attributable to personal property leased with real property? Yes No
If "Yes," what percentage of the total rent, as reported on the financial statements in Part III, is attributable to personal property?
- b** Will the organization receive income which is incidentally derived from the holding of real property, such as income from operation of a parking lot or from vending machines? Yes No
If "Yes," what percentage of the organization's gross income, as reported on the financial statements in Part III, is incidentally derived from the holding of real property?
- c** Will the organization receive income other than rent from real property or personal property leased with real property or income which is incidentally derived from the holding of real property? Yes No
If "Yes," describe the source of the income.

Instructions

Line 1.—Provide the requested information on each organization for which the applicant organization holds title to property. Also indicate the number and types of shares of the applicant organization's stock that are held by each.

Line 2.—For purposes of this question, "excess of revenue over expenses" is all of the organization's income for a particular tax year less operating expenses.

Line 3.—Give the exempt purpose of each organization that is the basis for its exempt status and the Internal Revenue Code section

that describes the organization (as shown in its IRS determination letter).

Line 4.—Indicate if the shareholder is one of the following:

- 1. A qualified pension, profit-sharing, or stock bonus plan that meets the requirements of the Code;
- 2. A government plan;
- 3. An organization described in section 501(c)(3); or
- 4. An organization described in section 501(c)(25).

Schedule B Organizations Described in Section 501(c)(4) (Civic leagues, social welfare organizations (including posts, councils, etc., of veterans' organizations not qualifying or applying for exemption under section 501(c)(19)) or local associations of employees.)

- 1 Has the Internal Revenue Service previously issued a ruling or determination letter recognizing the applicant organization (or any predecessor organization listed in question 4, Part II of the application) to be exempt under section 501(c)(3) and later revoked that recognition of exemption on the basis that the applicant organization (or its predecessor) was carrying on propaganda or otherwise attempting to influence legislation or on the basis that it engaged in political activity? . . . Yes No

If "Yes," indicate the earliest tax year for which recognition of exemption under section 501(c)(3) was revoked and the IRS district office that issued the revocation.

- 2 Does the organization perform or plan to perform (for members, shareholders, or others) services, such as maintaining the common areas of a condominium; buying food or other items on a cooperative basis; or providing recreational facilities or transportation services, job placement, or other similar undertakings? . . . Yes No

If "Yes," explain the activities in detail, including income realized and expenses incurred. Also, explain in detail the nature of the benefits to the general public from these activities. (If the answer to this question is explained in Part II of the application (pages 2, 3, and 4), enter the page and item number here.)

- 3 If the organization is claiming exemption as a homeowners' association, is access to any property or facilities it owns or maintains restricted in any way? . . . Yes No

If "Yes," explain.

- 4 If the organization is claiming exemption as a local association of employees, state the name and address of each employer whose employees are eligible for membership in the association. If employees of more than one plant or office of the same employer are eligible for membership, give the address of each plant or office.

Schedule C Organizations described in section 501(c)(5) (Labor, agricultural, including fishermen's organizations, or horticultural organizations) or section 501(c)(6) (business leagues, chambers of commerce, etc.)

1 Describe any services the organization performs for members or others. (If the description of the services is contained in Part II of the application, enter the page and item number here.)

Please see page 2, Item #1

2 Fishermen's organizations only.—What kinds of aquatic resources (not including mineral) are cultivated or harvested by those eligible for membership in the organization?

3 Labor organizations only.—Is the organization organized under the terms of a collective bargaining agreement? . . . Yes No

If "Yes," attach a copy of the latest agreement.

Schedule D Organizations described in section 501(c)(7) (Social clubs)

1 Has the organization entered or does it plan to enter into any contract or agreement for the management or operation of its property and/or activities, such as restaurants, pro shops, lodges, etc.? Yes No

If "Yes," attach a copy of the contract or agreement. If one has not yet been drawn up, please explain the organization's plans.

2 Does the organization seek or plan to seek public patronage of its facilities or activities by advertisement or otherwise? Yes No

If "Yes," attach sample copies of the advertisements or other requests.

If the organization plans to seek public patronage, please explain the plans.

3a Are nonmembers, other than guests of members, permitted or will they be permitted to use the club facilities or participate in or attend any functions or activities conducted by the organization? Yes No

If "Yes," describe the functions or activities in which there has been or will be nonmember participation or admittance. (Submit a copy of the house rules, if any.)

b	State the amount of nonmember income included in Part III of the application, lines 3 and 4, column (a)	_____
c	Enter the percent of gross receipts from nonmembers for the use of club facilities	_____ %
d	Enter the percent of gross receipts received from investment income and nonmember use of the club's facilities	_____ %

4a Does the organization's charter, bylaws, other governing instrument, or any written policy statement of the organization contain any provision that provides for discrimination against any person on the basis of race, color, or religion? Yes No

b If "Yes," state whether or not its provision will be kept.

c If the organization has such a provision that will be repealed, deleted, or otherwise stricken from its requirements, state when this will be done. _____

d If the organization formerly had such a requirement and it no longer applies, give the date it ceased to apply. _____

e If the organization restricts its membership to members of a particular religion, check here and attach the explanation specified in the instructions

See reverse side for instructions

Instructions

Line 1.—Answer "Yes," if any of the organization's property or activities will be managed by another organization or company.

Lines 3b, c, and d.—Enter the figures for the current year. On an attached schedule, furnish the same information for each of the prior tax years for which you completed Part III of the application.

Line 4e.—If the organization restricts its membership to members of a particular religion, the organization must be:

1. An auxiliary of a fraternal beneficiary society that:

a. Is described in section 501(c)(8) and exempt from tax under section 501(a), and

b. Limits its membership to members of a particular religion; or

2. A club that, in good faith, limits its membership to the members of a particular religion in order to further the teachings or principles of that religion and not to exclude individuals of a particular race or color.

If you checked **4e**, your explanation must show how the organization meets one of these two requirements.

Schedule E Organizations described in section 501(c)(8) or 501(c)(10) (Fraternal societies, orders, or associations)

- 1** Is the organization a college fraternity or sorority, or chapter of a college fraternity or sorority? Yes No
 If "Yes," read the instructions for Line 1, below, before completing this schedule.
-
- 2** Does or will your organization operate under the lodge system? Yes No
 If "No," does or will it operate for the exclusive benefit of the members of an organization operating under the lodge system? Yes No
-
- 3** Is the organization a subordinate or local lodge, etc.? Yes No
 If "Yes," attach a certificate signed by the secretary of the parent organization, under the seal of the organization, certifying that the subordinate lodge is a duly constituted body operating under the jurisdiction of the parent body.
-
- 4** Is the organization a parent or grand lodge? Yes No
 If "Yes," attach a schedule for each subordinate lodge in active operation showing: (a) its name and address; (b) the number of members in it; and (c) how often it holds periodic meetings.

Instructions

Line 1.—To the extent that they qualify for exemption from Federal income tax, college fraternities and sororities generally qualify as organizations described in section 501(c)(7). Therefore, if the organization is a college fraternity or sorority, refer to the discussion of section 501(c)(7) organizations in Pub. 557. If section 501(c)(7) appears to apply to your organization, complete Schedule D instead of this schedule.

Line 2.—Operating under the lodge system means carrying on activities under a form of organization that is composed of local branches, chartered by a parent organization, largely self-governing, and called lodges, chapters, or the like.

Schedule F Organizations described in section 501(c)(9) (Voluntary employees' beneficiary associations)

1 Describe the benefits available to members. Include copies of any plan documents that describe such benefits and the terms and conditions of eligibility for each benefit.

2 Are any employees or classes of employees entitled to benefits to which other employees or classes of employees are not entitled? Yes No
If "Yes," explain.

3 Give the following information for each plan as of the last day of the most recent plan year and enter that date here. If there is more than one plan, attach a separate schedule

	/ /
	(mo.) (day) (yr.)
a Total number of persons covered by the plan who are highly compensated individuals (See instructions below).	_____
b Number of other employees covered by the plan.	_____
c Number of employees not covered by the plan	_____
d Total number employed*	_____

* Should equal the total of a, b, and c—if not, explain any difference. Describe the eligibility requirements that prevent those employees not covered by the plan from participating.

4 State the number of persons, if any, other than employees and their dependents (e.g., the proprietor of a business whose employees are members of the association) who are entitled to receive benefits

Instructions

Line 3a.—A "highly compensated individual" is one who:

(a) Owned 5% or more of the employer at any time during the current year or the preceding year.

(b) Received more than \$80,000 (adjusted for inflation) in compensation from the employer for the preceding year, and

(c) Was among the top 20% of employees by compensation for the preceding year. However, the employer can choose not to have (c) apply.

Schedule G Organizations described in section 501(c)(12) (Benevolent life insurance associations, mutual ditch or irrigation companies, mutual or cooperative telephone companies, or like organizations)

- 1 Attach a schedule in columnar form for each tax year for which the organization is claiming exempt status. On each schedule:
 - a Show the total gross income received from members or shareholders.
 - b List, by source, the total amounts of gross income received from other sources.

- 2 If the organization is claiming exemption as a local benevolent insurance association, state:
 - a The counties from which members are accepted or will be accepted.

- b Whether stipulated premiums are or will be charged in advance, or whether losses are or will be paid solely through assessments.

- 3 If the organization is claiming exemption as a "like organization," explain how it is similar to a mutual ditch or irrigation company, or a mutual or cooperative telephone company.

- 4 Are the rights and interests of members in the organization's annual savings determined in proportion to their business with it? Yes No
 If "Yes," does the organization keep the records necessary to determine at any time each member's rights and interests in such savings, including assets acquired with the savings? Yes No

- 5 If the organization is a mutual or cooperative telephone company and has contracts with other systems for long-distance telephone services, attach copies of the contracts.

Instructions

Mutual or cooperative electric or telephone companies should show income received from qualified pole rentals separately. Mutual or cooperative telephone companies should also show separately the gross amount of income received from nonmember telephone companies for performing services that

involve their members and the gross amount of income received from the sale of display advertising in a directory furnished to their members.

Do not net amounts due or paid to other sources against amounts due or received from those sources.

Schedule H Organizations described in section 501(c)(13) (Cemeteries, crematoria, and like corporations)

1 Attach the following documents:

- a Complete copy of sales contracts or other documents, including any "debt" certificates, involved in acquiring cemetery or crematorium property.
- b Complete copy of any contract your organization has that designates an agent to sell its cemetery lots.
- c A copy of the appraisal (obtained from a disinterested and qualified party) of the cemetery property as of the date acquired.

2 Does your organization have, or does it plan to have, a perpetual care fund? Yes No
 If "Yes," attach a copy of the fund agreement and explain the nature of the fund (cash, securities, unsold land, etc.)

3 If your organization is claiming exemption as a perpetual care fund for an organization described in section 501(c)(13), has the cemetery organization, for which funds are held, established exemption under that section? Yes No
 If "No," explain.

Schedule I Organizations described in section 501(c)(15) (Small insurance companies or associations)

1 Is the organization a member of a controlled group of corporations as defined in section 831(b)(2)(B)(ii)? (Disregard section 1563(b)(2)(B) in determining whether the organization is a member of a controlled group.) Yes No

If "Yes," include on lines 2 through 5 the total amount received by the organization and all other members of the controlled group.

If "No," include on lines 2 through 5 only the amounts that relate to the applicant organization.

- 2 Direct written premiums
- 3 Reinsurance assumed
- 4 Reinsurance ceded
- 5 Net written premiums ((line 2 plus line 3) minus line 4)
- 6 If you entered an amount on line 3 or line 4, attach a copy of the reinsurance agreements the organization has entered into.

(a) Current Year	3 Prior Tax Years		
From _____ To _____	(b) -----	(c) -----	(d) -----

Instructions

Line 1.—Answer "Yes," if the organization would be considered a member of a controlled group of corporations if it were not exempt from tax under section 501(a). In applying section 1563(a), use a "more than 50%" stock ownership test to determine whether the applicant or any other corporation is a member of a controlled group.

Line 2.— In addition to other direct written premiums, include on line 2 the full amount of any prepaid or advance premium in the year the prepayment is received. For example, if a \$5,000 premium for a 3-year policy was received in the current year, include the full \$5,000 amount in the Current Year column.

Schedule J Organizations described in section 501(c)(17) (Trusts providing for the payment of supplemental unemployment compensation benefits)

1 If benefits are provided for individual proprietors, partners, or self-employed persons under the plan, explain in detail.

2 If the plan provides other benefits in addition to the supplemental unemployment compensation benefits, explain in detail and state whether the other benefits are subordinate to the unemployment benefits.

- 3 Give the following information as of the last day of the most recent plan year and enter that date here _____
- a Total number of employees covered by the plan who are shareholders, officers, self-employed persons, or highly compensated (See Schedule F instructions for line 3a on page 14.) _____
 - b Number of other employees covered by the plan _____
 - c Number of employees not covered by the plan _____
 - d Total number employed* _____

* Should equal the total of a, b, and c—if not, explain the difference. Describe the eligibility requirements that prevent those employees not covered by the plan from participating.

4 At any time after December 31, 1959, did any of the following persons engage in any of the transactions listed below with the trust: the creator of the trust or a contributor to the trust; a brother or sister (whole or half blood), a spouse, an ancestor, or a lineal descendant of such a creator or contributor; or a corporation controlled directly or indirectly by such a creator or contributor?

Note: If you know that the organization will be, or is considering being, a party to any of the transactions (or activities) listed below, check the "Planned" box. Give a detailed explanation of any "Yes" or "Planned" answer in the space below.

- a Borrow any part of the trust's income or corpus? Yes No Planned
- b Receive any compensation for personal services? Yes No Planned
- c Obtain any part of the trust's services? Yes No Planned
- d Purchase any securities or other properties from the trust? Yes No Planned
- e Sell any securities or other property to the trust? Yes No Planned
- f Receive any of the trust's income or corpus in any other transaction? Yes No Planned

5 Attach a copy of the Supplemental Unemployment Benefit Plan and related agreements.

Schedule K Organizations described in section 501(c)(19)—A post or organization of past or present members of the Armed Forces of the United States, auxiliary units or societies for such a post or organization, and trusts or foundations formed for the benefit of such posts or organizations.

1 To be completed by a post or organization of past or present members of the Armed Forces of the United States.

- a Total membership of the post or organization _____
- b Number of members who are present or former members of the U.S. Armed Forces _____
- c Number of members who are cadets (include students in college or university ROTC programs or at armed services academies only), or spouses, widows, or widowers of cadets or past or present members of the U.S. Armed Forces _____

d Does the organization have a membership category other than the ones set out above? Yes No

If "Yes," please explain in full. Enter number of members in this category _____

e If you wish to apply for a determination that contributions to your organization are deductible by donors, enter the number of members from line 1b who are war veterans, as defined below. _____

A war veteran is a person who served in the Armed Forces of the United States during the following periods of war: April 21, 1898, through July 4, 1902; April 6, 1917, through November 11, 1918; December 7, 1941, through December 31, 1946; June 27, 1950, through January 31, 1955; and August 5, 1964, through May 7, 1975.

2 To be completed by an auxiliary unit or society of a post or organization of past or present members of the Armed Forces of the United States.

a Is the organization affiliated with and organized according to the bylaws and regulations formulated by such an exempt post or organization? Yes No
If "Yes," submit a copy of such bylaws or regulations.

b How many members does your organization have? _____

c How many are themselves past or present members of the Armed Forces of the United States, or are their spouses, or persons related to them within two degrees of blood relationship? (Grandparents, brothers, sisters, and grandchildren are the most distant relationships allowable.) _____

d Are all of the members themselves members of a post or organization, past or present members of the Armed Forces of the United States, spouses of members of such a post or organization, or related to members of such a post or organization within two degrees of blood relationship? Yes No

3 To be completed by a trust or foundation organized for the benefit of an exempt post or organization of past or present members of the Armed Forces of the United States.

a Will the corpus or income be used solely for the funding of such an exempt organization (including necessary related expenses)? Yes No
If "No," please explain.

b If the trust or foundation is formed for charitable purposes, does the organizational document contain a proper dissolution provision as described in section 1.501(c)(3)-1(b)(4) of the Income Tax Regulations? Yes No



CONNECTICUT CREDITOR BAR ASSOCIATION INC.
06820-0000

51-110/211

101

~~DATE~~ Oct 27, 2010

Pay to the order of United States Treasury
Four Hundred and 00/100

\$400.00



WACHOVIA

Wachovia Bank, a division of Wells Fargo Bank, N.A.

~~SECURITY~~



Security Features
Indicated
Details on Back

Eric Carville

⑆021101108⑆2000046720177⑆0101

ANTIQUE

**User Fee for Exempt Organization
 Determination Letter Request**

▶ **Attach this form to determination letter application.**
 (Form 8718 is NOT a determination letter application.)

For
 IRS
 Use
 Only

OMB No. 1545-1798

Control number _____
 Amount paid _____
 User fee screener _____

1 Name of organization Connecticut Creditor Bar Association, Inc.	2 Employer Identification Number 27 : 2490738
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Caution. Do not attach Form 8718 to an application for a pension plan determination letter. Use Form 8717 instead.

3 Type of request **Fee**

- a Initial request for a determination letter for:
- An exempt organization that has had annual gross receipts averaging not more than \$10,000 during the preceding 4 years or
 - A new organization that anticipates gross receipts averaging not more than \$10,000 during its first 4 years ▶ **\$400**
- Note.** If you checked box 3a, you must complete the *Certification* below.

Certification

I certify that the annual gross receipts of Connecticut Creditor Bar Association, Inc.
name of organization

have averaged (or are expected to average) not more than \$10,000 during the preceding 4 (or the first 4) years of operation.

Signature ▶ *Adam J. [Signature]* Title ▶ **President**

- b Initial request for a determination letter for:
- An exempt organization that has had annual gross receipts averaging more than \$10,000 during the preceding 4 years or
 - A new organization that anticipates gross receipts averaging more than \$10,000 during its first 4 years . ▶ **\$850**
- c Group exemption letters ▶ **\$3,000**

Instructions

The law requires payment of a user fee with each application for a determination letter. The user fees are listed on line 3 above. For more information, see Rev. Proc. 2009-8; 2009-1 I.R.B. 229, or latest annual update.

Check the box or boxes on line 3 for the type of application you are submitting. If you check box 3a, you must complete and sign the certification statement that appears under line 3a.

Attach to Form 8718 a check or money order payable to the "United States Treasury" for the full amount of the user fee. If you do not include the full amount, your application will be returned. Attach Form 8718 to your determination letter application.

Generally, the user fee will be refunded only if the Internal Revenue Service declines to issue a determination.

Where To File

Send the determination letter application and Form 8718 to:

Internal Revenue Service
 P.O. Box 12192
 Covington, KY 41012-0192

Who Should File

Organizations applying for federal income tax exemption, other than Form 1023 filers. Organizations submitting Form 1023 should refer to the instructions in that application package.

Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. If you want your organization to be recognized as tax-exempt by the IRS, you are required to give us this information. We need it to determine whether the organization meets the legal requirements for tax-exempt status.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating

to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. The rules governing the confidentiality of Form 8718 are covered in section 6104.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is 5 minutes. If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send this form to this address. Instead, see *Where To File* above.



CERTIFICATE OF INCORPORATION NONSTOCK CORPORATION

MAILING ADDRESS:
Commercial Recording Division
Connecticut Secretary of the State
P.O. Box 150470
Hartford, CT 06115-0470
860-509-6003

Office of the Secretary of the State

DELIVERY ADDRESS:
Commercial Recording Division
Connecticut Secretary of the State
30 Trinity Street
Hartford, CT 06106
860-509-6003

FEE: \$50.00 (INCLUDING APPOINTMENT)

FILING #0004144995 PG 01 OF 02 VOL B-01395
FILED 04/16/2010 08:30 AM PAGE 01902
SECRETARY OF THE STATE
CONNECTICUT SECRETARY OF THE STATE

Space For Office Use Only

Please contact the Department of Revenue Services or your tax advisor as to any potential tax liability relating to your business.

1. NAME OF CORPORATION:

Connecticut Creditor Bar Association, Inc.

The corporation is nonprofit and shall not have or issue shares of stock or make distributions.

2. PLACE A CHECK NEXT TO THE APPROPRIATE STATEMENT:

- A. The corporation shall not have members.
- B. The corporation shall only have members, which are not entitled to vote.
- C. The corporation shall have one class of members.
- D. The corporation shall have multiple classes of members which classes are designated as follows:
Class A - Full Voting Members
Class B - Non Voting Members

Please note: the manner of election and appointment of members along with their qualifications and rights may be set forth in this certificate or in the corporation's bylaws. Please see C.G.S. § 33-1055 & -1056.

3. APPOINTMENT OF REGISTERED AGENT: (Please select only one A. or B.)

Name of agent:

Business address:

A. Individual's Name:

Adam Olshan

510 Tolland Street
East Hartford, Connecticut 06108

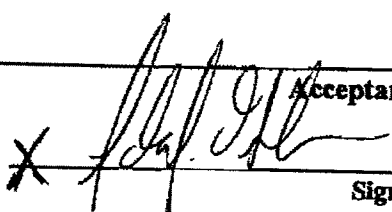
Residence address: (P.O. box is unacceptable)

510 Tolland Street
East Hartford, Connecticut 06108

B. Business Entity:

Address: (P.O. box is unacceptable)

Acceptance of appointment

X 

Signature of agent

4. THE NATURE OF THE ACTIVITIES TO BE CONDUCTED OR THE PURPOSES TO BE PROMOTED BY THE CORPORATION:

The purpose of the corporation is to engage in any lawful act or activity for which corporations may be formed under the Connecticut Revised Nonstock Corporation Act.

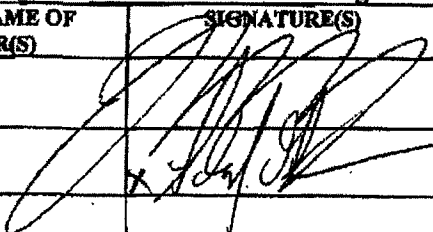
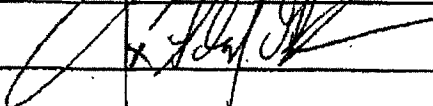
(Please reference an 8 1/2 X 11 attachment if additional space is required)

5. OTHER INFORMATION:

6. EXECUTION:

Dated this 14th day of April, 2010.

Certificate must be signed by each incorporator.

PRINT OR TYPE NAME OF INCORPORATOR(S)	SIGNATURE(S)	COMPLETE ADDRESS(ES)
Philip H. Monagan		61 Holmes Avenue P.O. Box 1817 Waterbury, Connecticut 06722
Olshan Adam Glahan		510 Tolland Street East Hartford, Connecticut 06108

STATE OF CONNECTICUT

DEPARTMENT OF CONSUMER PROTECTION

SS. HARTFORD

19th April 19th

Susan Bysiewicz

10 bmc

2010 Income and Expenses to date

Income: \$6750.00 Source: Member Dues

Expense: \$265 Type: PO Box

Expense: \$275 Type: CT incorporation cost

Expense: \$400 Type: Form 1024/8718 application

Expense: \$100.75 Type: Restaurant expense for educational dinner meetings

Total Current Expense: \$1040.75

Anticipated Expense: \$459.25 Type: Accounting / tax return

Total 2010 Anticipated Expense: \$1500.00

2011 Income and Expenses to date

Income: \$7500.00 Source: Member Dues

Income: \$1,000 Source: Educational programming

Total Income: \$8500.00

Expense: \$265 Type: PO Box

Expense: \$250 Type: annual CT corporation registration

Expense: \$500.00 Type: Restaurant expense for educational dinner meetings

Expense: \$450 Type: Accounting / Tax return

Expense: \$5535 Type: Government Affairs consultant

Total Expense: \$7000.00

2012 Income and Expenses to date

Income: \$8750.00 Source: Member Dues

Income: \$1,000 Source: Educational programming

Total Income: \$9750.00

Expense: \$265 Type: PO Box

Expense: \$250 Type: annual CT corporation registration

Expense: \$500.00 Type: Restaurant expense for educational dinner meetings

Expense: \$450 Type: Accounting / Tax return

Expense: \$6535 Type: Government Affairs consultant

Total Expense: \$8000.00

Future Receipts

All income from sources other than member dues is anticipated to come from education workshops that will be held for members and for the public.

Future Expenses

All expenses are anticipated to be limited to tax preparation, mailbox cost, meeting speakers from the industry and government affairs expense.

CONNECTICUT CREDITOR BAR ASSOCIATION, INC.

1127 High Ridge Rd #165 Stamford, CT 06905

Membership Application

Full Attorney Member (with voting rights): Must be an attorney admitted and in good standing to the Connecticut bar and the attorney's creditor / debtor practice must be limited to the representation of creditors and/or debt buyers (with the exception of permissible foreclosure defense and consumer bankruptcy representation).

Associate Attorney Member (non-voting): Must be an attorney admitted in good standing to the Connecticut bar and the attorney's creditor/debtor practice must be limited to either the representation of creditors (with the exception of permissible foreclosure defense and consumer bankruptcy representation) or to in-house representation of creditors or to the defense of Connecticut attorneys that qualify for full CCBA membership.

Creditor Member (non-voting): Must be an entity that lends credit in Connecticut or which provides healthcare services in Connecticut without being immediately paid in full upon the service being completed.

Applicant Name and CT Bar Admission Date: _____

Class of CCBA membership: _____

Law Firm Name and Address: _____

Office Phone: _____ Email Address: _____

Dues are \$250.00 annually. CCBA is not an exempt organization nor is it otherwise qualified under 26 U.S.C. 501(c). CCBA makes no representation whatsoever as to the deductibility or characterization of membership dues or any additional contribution for tax or business expense purposes. Checks should be made payable to: Connecticut Creditor Bar Association, Inc.

Certification: The undersigned hereby certifies that he/she is a Connecticut attorney and is hereby requesting membership in CCBA. I am admitted in good standing with the Connecticut bar and I qualify for full attorney, associate attorney or creditor membership pursuant to the above definitions.

or

Certification: Creditor member is a Connecticut corporation in good standing with the CT Secretary of State and the below is duly authorized by the corporation to join the CCBA.

Signature _____ Juris# _____

Print Name _____ Title _____ Date _____