

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Nickel, Thomas Arthur	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8151	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 3402 N. Stone Avenue Tucson, AZ	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 85705	ZIP Code
County of Residence or of the Principal Place of Business: Pima	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p align="center">Nature of Business (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		<p align="center">Nature of Debts (Check one box)</p> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

<p align="center">Filing Fee (Check one box)</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 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<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"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

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

Name of Debtor(s):
Nickel, Thomas Arthur

Signatures

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

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

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

X /s/ Thomas Arthur Nickel
Signature of Debtor **Thomas Arthur Nickel**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 8, 2009
Date

Signature of a Foreign Representative

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Eric Slocum Sparks AZBAR
Signature of Attorney for Debtor(s)

Eric Slocum Sparks AZBAR #11726
Printed Name of Attorney for Debtor(s)

Eric Slocum Sparks, P.C.
Firm Name

**110 S. Church Ave.
Suite 2270
Tucson, AZ 85701**

Address

**Email: eric@ericslocumsparkspc.com
(520) 623-8330 Fax: (520) 623-9157**

Telephone Number

July 8, 2009
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____
Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
District of Arizona**

In re Thomas Arthur Nickel

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**United States Bankruptcy Court
District of Arizona**

In re Thomas Arthur Nickel

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
ASC P.O. Box 10388 Des Moines, IA 50306	ASC P.O. Box 10388 Des Moines, IA 50306	Residence: Duplex Location: 937 E. 34th Street		220,000.00 (186,500.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Residence: Duplex Location: 3925 E. Blackledge 5 and 6		215,781.25 (178,500.00 secured)
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Residence: Duplex Location: 3925 E. Blackledge 3 and 4		190,148.13 (180,000.00 secured)
Bank of America P.O. Box 8239 Van Nuys, CA 91410	Bank of America P.O. Box 8239 Van Nuys, CA 91410	Residence: Duplex Location: 965 E. 34th Street		233,433.48 (180,500.00 secured)
Charlotte Neilander 1117 W. Calle Trafalgar Green Valley, AZ 85622	Charlotte Neilander 1117 W. Calle Trafalgar Green Valley, AZ 85622	Personal Loan		42,000.00
Chase Mastercard P.O. Box 15548 Wilmington, DE 19886	Chase Mastercard P.O. Box 15548 Wilmington, DE 19886	Credit Card credit card-mastercard		12,094.00
Countrywide/Bank of America MSN SV 26B P.O. Box 10229 Van Nuys, CA 91410	Countrywide/Bank of America MSN SV 26B P.O. Box 10229 Van Nuys, CA 91410	Residence: House Location: 3137 N. MacEnroe		120,000.00 (196,500.00 secured) (85,000.00 senior lien)
Countrywide/Bank of America P.O. Box 10221 Van Nuys, CA 91410	Countrywide/Bank of America P.O. Box 10221 Van Nuys, CA 91410	Residence: Duplex Location: 931 E. 34th Street		235,000.00 (180,500.00 secured)
Discover Card P.O. Box 6103 Carol Stream, IL 60197	Discover Card P.O. Box 6103 Carol Stream, IL 60197	Credit Card credit card charges that have been incurred ongoing		23,947.77

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
FIA P.O. Box 22021 Greensboro, NC 27420	FIA P.O. Box 22021 Greensboro, NC 27420	Credit Card Credit card		17,003.00
GE MoneyBank P.O. Box 981127 El Paso, TX 79998	GE MoneyBank P.O. Box 981127 El Paso, TX 79998	Credit Card credit card		8,456.59
GMAC P.O. Box 4622 Waterloo, IA 50704	GMAC P.O. Box 4622 Waterloo, IA 50704	Residence: Duplex Location: 620 E. Lester		231,543.84 (220,500.00 secured)
Lou Santilli and Kim Bateman PMB #301 9121 East Tanque Verde, #105 Tucson, AZ 85749	Lou Santilli and Kim Bateman PMB #301 9121 East Tanque Verde, #105 Tucson, AZ 85749	Residence: triplex Location: 1217 W. Garnette		139,000.00 (89,500.00 secured)
M & I Bank P.O. Box 3114 Milwaukee, WI 53201	M & I Bank P.O. Box 3114 Milwaukee, WI 53201	Land: Vacant Land Location: 1699 S. San Antonio		149,684.81 (0.00 secured)
M & I Bank P.O. Box 3114 Milwaukee, WI 53201	M & I Bank P.O. Box 3114 Milwaukee, WI 53201	Residence: House Location: 3402 N. Stone Avenue		280,902.28 (206,000.00 secured)
United Metro Materials Inc c/o LEWIS & ROCA 40 N. CENTRAL AVE Phoenix, AZ 85004	United Metro Materials Inc c/o LEWIS & ROCA 40 N. CENTRAL AVE Phoenix, AZ 85004	Judgment Lien Judgment lien		42,000.00
Wachovia P.O. Box 659538 San Antonio, TX 78265	Wachovia P.O. Box 659538 San Antonio, TX 78265	Rental: Duplex Location: 3865 N Tyndall		251,630.86 (215,000.00 secured)
Wachovia P.O. Box 629538 San Antonio, TX 78265	Wachovia P.O. Box 629538 San Antonio, TX 78265	Residence: Duplex Location: 1310 N. Catalina Avenue		236,068.35 (225,000.00 secured)
Wachovia P.O. Box 659538 San Antonio, TX 78265	Wachovia P.O. Box 659538 San Antonio, TX 78265	Residence: 4 apartments Location: 5810 S. Park Avenue		280,665.00 (255,500.00 secured)
WaMu Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231	WaMu Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231	Residence: Duplex Location: 320 N Blacklidge		224,894.00 (209,000.00 secured)

In re Thomas Arthur Nickel
Debtor(s)

Case No. _____

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

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

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

Date July 8, 2009

Signature /s/ Thomas Arthur Nickel
Thomas Arthur Nickel
Debtor

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

Nickel, Thomas -

ARIZONA DEPT OF REVENUE
1600 W. MONROE
7TH FLOOR
PHOENIX AZ 85007

INTERNAL REVENUE SERVICE
4041 N. CENTRAL AVE.
SUITE 112
PHOENIX AZ 85012

AMERICAN EXPRESS
P O BOX 297871
FORT LAUDERDALE FL 33329

ASC
P.O. BOX 10388
DES MOINES IA 50306

AURORA LOAN SERVICES
10350 PARK MEADOWS DRIVE
LITTLETON CO 80124

BANK OF AMERICA
P.O. BOX 8239
VAN NUYS CA 91410

BANK OF AMERICA
1515 WEST 14TH STREET
TEMPE AZ 85281

BURNS PEST ELIMINATION
2602 W GROVERS AVE
PHOENIX AZ 85053

CHARLOTTE NEILANDER
1117 W. CALLE TRAFALGAR
GREEN VALLEY AZ 85622

CHASE
P.O. BOX 94014
PALATINE IL 60094

CHASE BANK
P.O. BOX 260180
BATON ROUGE LA 70826

Nickel, Thomas -

CHASE BANK
3415 VISION DRIVE
COLUMBUS OH 43219

CHASE MASTERCARD
P.O. BOX 15548
WILMINGTON DE 19886

CITI
P.O. BOX 6006
THE LAKES NV 88901

COMPASS BANK
P.O. BOX 830606
BIRMINGHAM AL 35283

COUNTRYWIDE/BANK OF AMERICA
MSN SV 26B
P.O. BOX 10229
VAN NUYS CA 91410

COUNTRYWIDE/BANK OF AMERICA
P.O. BOX 10221
VAN NUYS CA 91410

DISCOVER CARD
P.O. BOX 6103
CAROL STREAM IL 60197

DOWNEY SAVINGS AND LOAN
3501 JAMBOREE RD
NEWPORT BEACH CA 92660

EMC MORTGAGE CORP
P.O. BOX 293150
LEWISVILLE TX 75029

FIA
P.O. BOX 22021
GREENSBORO NC 27420

GE MONEYBANK
P.O. BOX 981127
EL PASO TX 79998

Nickel, Thomas -

GMAC
P.O. BOX 4622
WATERLOO IA 50704

IMFB-INDYMAC
P.O. BOX 78826
PHOENIX AZ 85062

LOU SANTILLI AND KIM BATEMAN
PMB #301
9121 EAST TANQUE VERDE, #105
TUCSON AZ 85749

M & I BANK
P.O. BOX 3114
MILWAUKEE WI 53201

SAYCO
350 EAST PRINCE ROAD
TUCSON AZ 85705

SUNTRUST
P.O. BOX 27767
RICHMOND VA 23261

UNITED METRO MATERIALS INC
C/O LEWIS & ROCA
40 N. CENTRAL AVE
PHOENIX AZ 85004

WACHOVIA
P.O. BOX 629538
SAN ANTONIO TX 78265

WACHOVIA
P.O. BOX 659538
SAN ANTONIO TX 78265

WAMU
MAILSTOP JAXA2031
P.O. BOX 44090
JACKSONVILLE FL 32231