B1 (Official Form 1)(1/08)

United States Bankruptcy Court
District of Connecticut

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): **N'Guessan, Victor K.**	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-8905**	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): **44 Lilli Lane Meriden, CT** ZIP Code **06450**	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: **New Haven**	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

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

Type of Debtor (Form of Organization) (Check one box)

- ■ Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business (Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity (Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7
- ☐ Chapter 9
- ■ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)

- ■ 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."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box)

- ■ Full Filing Fee attached
- ☐ 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.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:
- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ■ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,190,000.

Check all applicable boxes:
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

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.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

■	☐	☐	☐	☐	☐	☐	☐	☐	☐
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

■	☐	☐	☐	☐	☐	☐	☐	☐	☐
$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

☐	☐	☐	☐	■	☐	☐	☐	☐	☐
$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

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): **N'Guessan, Victor K.**	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: **- None -**	Case Number:	Date Filed:
Location Where Filed:	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:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X **/s/ PETER L. RESSLER** **August 28, 2009**
Signature of Attorney for Debtor(s) (Date)
PETER L. RESSLER ct09324

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - 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.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

_____
(Name of landlord that obtained judgment)

_____
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

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

Name of Debtor(s):
N'Guessan, Victor K.

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/ Victor K. N'Guessan**
Signature of Debtor **Victor K. N'Guessan**

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 28, 2009
Date

Signature of Attorney*

X **/s/ PETER L. RESSLER**
Signature of Attorney for Debtor(s)

PETER L. RESSLER ct09324
Printed Name of Attorney for Debtor(s)

Groob, Ressler & Mulqueen, PC
Firm Name

123 York Street, Suite B
New Haven, CT 06511

Address

203-777-5741 Fax: 203-777-4206
Telephone Number

August 28, 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 Debtor (Corporation/Partnership)

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

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

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the bankrutpcy 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.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
District of Connecticut

In re **Victor K. N'Guessan** 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.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Victor K. N'Guessan**
Victor K. N'Guessan

Date: **August 28, 2009**

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Connecticut

In re **Victor K. N'Guessan** 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) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
America's Servicing Company P.O. Box 1225 Charlotte, NC 28201	**America's Servicing Company P.O. Box 1225 Charlotte, NC 28201**			**220,000.00 (0.00 secured)**
Aurora Loan Services 10350 Park Meadow Dr Littleton, CO 80124	**Aurora Loan Services 10350 Park Meadow Dr Littleton, CO 80124**			**135,000.00 (0.00 secured)**
C L & P P.O. Box 2960 Hartford, CT 06104	**C L & P P.O. Box 2960 Hartford, CT 06104**			**237.00**
Chase POB 15298 Wilmington, DE 19850	**Chase POB 15298 Wilmington, DE 19850**			**390.00**
Chase POB 15298 Wilmington, DE 19850	**Chase POB 15298 Wilmington, DE 19850**			**25,000.00**
Chase Home Finance POB 81507 Atlanta, GA 30366	**Chase Home Finance POB 81507 Atlanta, GA 30366**			**220,000.00 (0.00 secured)**
Citibank POB 6013 Sioux Falls, SD 57117	**Citibank POB 6013 Sioux Falls, SD 57117**			**8,800.00**
Citimortgage, Inc. PO Box 9438 Gaithersburg, MD 20898	**Citimortgage, Inc. PO Box 9438 Gaithersburg, MD 20898**			**48,000.00 (0.00 secured)**
Discover Card POB 30943 Salt Lake City, UT 84130	**Discover Card POB 30943 Salt Lake City, UT 84130**			**6,900.00**
Homecomings Financial 2711 Nort Haskell Ave STE900 Dallas, TX 75204	**Homecomings Financial 2711 Nort Haskell Ave STE900 Dallas, TX 75204**			**100,000.00 (0.00 secured)**
HomEq Servicing Corp. P.O. Box 13716 Sacramento, CA 95853	**HomEq Servicing Corp. P.O. Box 13716 Sacramento, CA 95853**			**200,000.00 (0.00 secured)**

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B4 (Official Form 4) (12/07) - Cont.

In re **Victor K. N'Guessan** Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
HomEq Servicing Corp. 2711 North Haskell Ave STE900 Dallas, TX 75204	**HomEq Servicing Corp. 2711 North Haskell Ave STE900 Dallas, TX 75204**			**10,000.00 (0.00 secured)**
New Alliance Bank 195 Church Street New Haven, CT 06510	**New Alliance Bank 195 Church Street New Haven, CT 06510**			**107,000.00 (0.00 secured)**
New Alliance Bank 195 Church Street New Haven, CT 06510	**New Alliance Bank 195 Church Street New Haven, CT 06510**			**100,000.00 (0.00 secured)**
Real Time Resolution 1750 Regal Row Dallas, TX 75235	**Real Time Resolution 1750 Regal Row Dallas, TX 75235**			**36,000.00 (0.00 secured)**
Real Time Resolution 175 Regal Row Dallas, TX 75235	**Real Time Resolution 175 Regal Row Dallas, TX 75235**			**10,000.00 (0.00 secured)**
Taylor, Bean & Whittaker 1417 N. Magnolia Ave Ocala, FL 34475	**Taylor, Bean & Whittaker 1417 N. Magnolia Ave Ocala, FL 34475**			**130,000.00 (0.00 secured)**
Town of Meriden 142 East Main Street Meriden, CT 06450	**Town of Meriden 142 East Main Street Meriden, CT 06450**	**Water/Sewer**		**7,000.00**
Town of Meriden 142 East Main Street Meriden, CT 06450	**Town of Meriden 142 East Main Street Meriden, CT 06450**			**7,000.00 (0.00 secured)**
Washington Mutual Bank Attn: Bankruptcy Department P.O. Box 1093 Northridge, CA 91328	**Washington Mutual Bank Attn: Bankruptcy Department P.O. Box 1093 Northridge, CA 91328**			**100,000.00 (0.00 secured)**

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

I, **Victor K. N'Guessan**, 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 **August 28, 2009** Signature **/s/ Victor K. N'Guessan**

Victor K. N'Guessan
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.

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America's Servicing Company
P.O. Box 1225
Charlotte, NC 28201

AT&T
1 Science Park
New Haven, CT 06511

Aurora Loan Services
10350 Park Meadow Dr
Littleton, CO 80124

C L & P
P.O. Box 2960
Hartford, CT 06104

C L & P
P.O. Box 2960
Hartford, CT 06104

C L & P
P.O. Box 2960
Hartford, CT 06104

C L & P
P.O. Box 2960
Hartford, CT 06104

C L & P
P.O. Box 2960
Hartford, CT 06104

Chase
POB 15298
Wilmington, DE 19850

Chase
POB 15298
Wilmington, DE 19850

Chase Home Finance
POB 81507
Atlanta, GA 30366

Citibank
POB 6013
Sioux Falls, SD 57117

Citimortgage, Inc.
PO Box 9438
Gaithersburg, MD 20898

Connecticut Natural Gas
P.O. Box 2411
Hartford, CT 06146

Discover Card
POB 30943
Salt Lake City, UT 84130

Homecomings Financial
2711 Nort Haskell Ave
STE900
Dallas, TX 75204

HomEq Servicing Corp.
P.O. Box 13716
Sacramento, CA 95853

HomEq Servicing Corp.
2711 North Haskell Ave
STE900
Dallas, TX 75204

New Alliance Bank
195 Church Street
New Haven, CT 06510

New Alliance Bank
195 Church Street
New Haven, CT 06510

Real Time Resolution
175 Regal Row
Dallas, TX 75235

Real Time Resolution
1750 Regal Row
Dallas, TX 75235

Taylor, Bean & Whittaker
1417 N. Magnolia Ave
Ocala, FL 34475

Town of Meriden
142 East Main Street
Meriden, CT 06450

Town of Meriden
142 East Main Street
Meriden, CT 06450

Washington Mutual Bank
Attn: Bankruptcy Department
P.O. Box 1093
Northridge, CA 91328