

United States Bankruptcy Court Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bezdziecki, Albin
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. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-4863
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 112 Brookwood Bensenville IL
Street Address of Joint Debtor (No. & Street, City, and State):
County of Residence or of the Principal Place of Business: Cook
County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box.)
Nature of Business (Check all applicable boxes)
Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)
Chapter 11 Debtors
Filing Fee (Check one box)

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
Estimated Assets
Estimated Debts
THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Albin Bezdziecki</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>NONE</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<p style="text-align:center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align:center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align:center;"> <input checked="" type="checkbox"/> <u>/s/Karen J. Porter</u> <span style="float:right;">1/17/2007</span>  Signature of Attorney for Debtor(s) <span style="float:right;">Date</span>  <b>Karen J. Porter</b> <span style="float:right;"><b>6188626</b></span> </p>	
<b>Exhibit C</b>		<b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b>	
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		<input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.  <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances (Must attach certification describing.)	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
<b>Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b>			
<i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  <div style="text-align:center;"> _____  (Name of landlord that obtained judgment)    _____  (Address of landlord) </div>			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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 this petition.			



Karen J. Porter 6188626  
Law Offices of Karen J. Porter, Ltd.  
11 East Adams Street, Suite 906  
Chicago IL, 60603

(312) 673-0333  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:  
Debtor: **Albin Bezdziecki**  
Social Security Number: **xxx-xx-4863**

Case No:  
Chapter **11**

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. <b>Fisher &amp; Fisher</b> <b>120 North LaSalle</b> <b>Suite 2520</b> <b>Chicago, IL 60602</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>
2. <b>Fisher Shapiro</b> <b>4201 Lake Cook RF</b> <b>Northbrook, IL 60062</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>
3. <b>Kroprik Papuga &amp; Shaw</b> <b>120 South LaSalle No 1327</b> <b>Chicago, IL 60603</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>
4. <b>Pedersen &amp; Houpt</b> <b>161 North Clark</b> <b>Suite No 3100</b> <b>Chicago, IL 60601</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>
5. <b>Wells Fargo Bank</b> <b>c/o Ira Nevell</b> <b>175 North Franklin No 201</b> <b>Chicago, IL 60606</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>

In re: **Albin Bezdziecki**

Case No. \_\_\_\_\_

<b>6.</b>	<b>Wells Fargo Bank NA c/o Codilis &amp; Associates 15W030 North Frontage Road Burr Ridge, IL 60527</b>	<b>Secured Claims</b>	<b>\$ 0.00</b>
-----------	---	-----------------------	----------------

In re: **Albin Bezdziecki**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **Albin Bezdziecki**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: **s/Karen J. Porter/ Albin Bezdziecki**  
**Albin Bezdziecki**

Dated: **1/17/2007**

**Form 21. STATEMENT OF SOCIAL SECURITY NUMBER**

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois**

In re	)	
<b>Albin Bezdziecki, Debtor</b>	)	
	)	
	)	
	)	
Address	)	Case No.
<b>112 Brookwood</b>	)	
<b>Bensenville IL 60106</b>	)	Chapter <b>11</b>
	)	
	)	
Employer's Tax Identification (EIN) No(s). [if any]:	)	
	)	
Last four digits of Social Security No(s): [if any]	)	
<b>xxx-xx-4863</b>	)	

**STATEMENT OF SOCIAL SECURITY NUMBER(S)**

1. Name of Debtor (enter Last, First, Middle): **Bezdziecki, Albin,**

*(Check the appropriate box and, if applicable, provide the required information.)*

Debtor has a Social Security Number and it is : **360** - **92** - **4863**  
(if more than one, state all. )

Debtor does not have a Social Security Number.

2. Name of Joint Debtor (enter Last, First, Middle): \_\_\_\_\_

*(Check the appropriate box and, if applicable, provide the required information.)*

Joint Debtor has a Social Security Number and it is : \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(if more than one, state all. )

Joint Debtor does not have a Social Security Number.

I declare under penalty of perjury that the foregoing is true and correct.

**X s/Karen J. Porter/ Albin Bezdziecki**  
Signature of Debtor

**1/17/2007**  
Date

*\*Joint debtors must provide information for both spouses.*

*Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.*

---

---

**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

---

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

---

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

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

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

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

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

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

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

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

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

1/17/2007

Date

s/Karen J. Porter/ Albin Bezdziecki

Signature of Debtor

\_\_\_\_\_  
Case Number