UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Patrick G Jones Debtor Case No.

(if known)

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. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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.

Official Form 1, Exh. D (10/06) – Cont.

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/ Patrick G Jones Patrick G Jones

Date: 4/25/2008

B 1 (C	Official Form	, ,								-			
		Ū	nited St Northe	ates l rn Di	Bankri strict (uptcy of Illin	Court iois				Volu	ntary F	Petition
	of Debtor (if ind		Last, First, N	liddle):			Na	me of Joint D	ebtor (Spouse) (Las	t, First, Middle):		
Jones, Patrick, G All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All (in	l Other Names clude married	s used l, maid	by the Joint D en, and trade	Debtor in the last 8 y names):	years			
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): ***-**-6038						Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):							
221	Address of Debt The Lane	tor (No. & Stre	eet, City, and	State):			Str	reet Address o	of Joint	Debtor (No.	& Street, City, and	State):	
HI	sdale, IL			ZIP	CODE	6052	21					ZIP COI	DE
	y of Residence o	or of the Princi	ipal Place of	Business:	:			unty of Resid	ence o	r of the Princ	ipal Place of Busin	ess:	
-	ng Address of De	ebtor (if differe	ent from stree	t address):		Ma	ailing Address	s of Joi	nt Debtor (if	different from stree	t address):	
				ZIP	CODE							ZIP COI	DE
.ocatio	n of Principal A	ssets of Busine	ess Debtor (if	different	from stree	t address a	above):						
												ZIP COL	
		ype of Debto n of Organizat			(Check o		re of Busines	s		-	oter of Bankruptc he Petition is File	•	
	(C	Check one box.	.)		``	lth Care H	Business			Chapter 7			5 Petition for
	Individual (inclu					gle Asset I .C. § 101(Real Estate as	defined in 11		Chapter 9		Recognitio	on of a Foreign
	See Exhibit D of Corporation (inc					-	(51D)		Ъ	Chapter 11	_	Main Proc	e
	Partnership					kbroker				Chapter 12	L		5 Petition for on of a Foreign
	Other (If debtor					nmodity B aring Bank				Chapter 13		Nonmain I	Proceeding
	check this box a		of entity below	<i>».)</i>	Othe	-	L .				Nature of		
						Tax-F	xempt Entity	v		Debts are pr	(Check o rimarily consumer	,	Debts are primarily
							ox, if applicat			debts, defin	ed in 11 U.S.C.		usiness debts.
					Det	otor is a ta	x-exempt orga	nization			"incurred by an rimarily for a		
							6 of the United ernal Revenue			personal, fai	mily, or house-		
		Filing	Fee (Check	one box)		ie (uie int				hold purpose	e. Chapter 11 Deb	tors	
🗹 Fi	ıll Filing Fee att	0		,				Check one					
											debtor as defined in		,
	ling Fee to be pa gned application						attach		1s not	a small busine	ess debtor as define	d in 11 U.S.	C. § 101(51D).
	able to pay fee e						Α.	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
	ling Fee waiver	requested (or	nliachla to ch	onton 7 in	dividuala	mlu) Mu	.+	insider	s or aff	filiates) are le	ess than \$2,190,000	•	8
_	tach signed appl			*				Check all a	applic	able boxes			
										ng filed with t			1
											ere solicited prepeti with 11 U.S.C. § 1		e or more classes
Statis	tical/Administ	rative Inforn	nation										THIS SPACE IS FOR
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_	penses paid, the			•									
Estima 🗹	ated Number of (1			
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49 Estima	99 Ited Assets	199	999 5	,000	10,000	25,000	50,000	100,000	10	0,000			
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\$50,00	00 \$100,000	\$500,000	\$1 million	to \$10 millio			to \$100 million	to \$500 million		\$1 billion	billion		

B 1 (Official Form 1) (1/08)

Voluntary Peti	i tion t be completed and filed in every case)	Name of Debtor(s):			
(Inis page musi	be completed and filed in every case)	Patrick G Jones			
	All Prior Bankruptcy Cases Filed Within La	ast 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 of	or Affiliate of this Debtor (If more than one, attach ad	ditional sheet)		
Name of Debtor: NONE		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securi of the Securities Ex	Exhibit A ² debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e	(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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
		Signature of Attorney for Debtor(s)	Date		
		Philip A Igoe	1300466		
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public healt	th or safety?		
	Ex	hibit D			
Exhibit D If this is a joint petit	y every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor is attached and made a part of tion: also completed and signed by the joint debtor is attached and made	this petition.			
		rding the Debtor - Venue			
V	(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.				
	•	des as a Tenant of Residential Property pplicable 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 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 certifies	ification. (11 U.S.C. § 362(1)).			

B1 (Offi	cial Form	1) (1/08)
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Voluntary Petition	Name of Debtor(s)		
(This page must be completed and filed in every case)	Name of Debtor(s): Patrick G Jones		
Sign	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
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	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.)		
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I request relief in accordance with chapter 15 of Title 11, United States Code.		
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Patrick G Jones	X Not Applicable		
Signature of Debtor Patrick G Jones	(Signature of Foreign Representative)		
X Not Applicable			
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)			
4/25/2008	Date		
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer		
x /e-s/ Philip A Igoe, Attorney at Law			
Signature of Attorney for Debtor(s)	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		
Philip A Igoe Bar No. 1300466	debtor with a copy of this document and the notices and information required under 11		
Printed Name of Attorney for Debtor(s) / Bar No.	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		
Low Office of Dhilin A Igos	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,		
Law Office of Philip A Igoe	as required in that section. Official Form 19 is attached.		
221 North LaSalle Street suite 655			
Address	Not Applicable		
Chicago IL 60601	Printed Name and title, if any, of Bankruptcy Petition Preparer		
312-372-4298 312-372-5147			
Telephone Number	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		
4/25/2008	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
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	Address		
information in the schedules is incorrect.			
Signature of Debtor (Corporation/Partnership)	X Not Applicable		
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	Date		
debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Code, specified in this petition.	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		
X Not Applicable Signature of Authorized Individual	individual.		
	If more than one person prepared this document, attach to the appropriate official form for each person.		
Printed Name of Authorized Individual	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.		
Title of Authorized Individual	oom. 11 0.5.0. y 110, 10 0.5.0. y 150.		
Date			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

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, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts 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 with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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 or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

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

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Philip A Igoe Printed Name of Attorney

/e-s/ Philip A Igoe, Attorney at La	4/25/2008	
Signature of Attorney		Date

Address:

Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601

312-372-4298

Certificate of the Debtor

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

Patrick G Jones	Xs/ Patrick G Jones	4/25/2008	
Printed Name of Debtor	Patrick G Jones		
	Signature of Debtor	Date	
Case No. (if known)			

Philip A Igoe 1300466 Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601

312-372-4298 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re: Debtor: **Patrick G Jones** Social Security Number: ***-**-6038

Case No:

Chapter 11

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Bmw Financial Servic 5550 Britton Pkwy Po#2071996 Hilliard, OH 43026-7456	Unsecured Claims	\$ 509.00
2.	Capital One PO Box 85015 Richmond, VA 23285-5075	Unsecured Claims	\$ 26.00
3.	Chase Bank Usa, Na 201 N. Walnut Street Wilmington, DE 19801	Unsecured Claims	\$ 5,594.00
4.	Cit Bank/dfs One Dell Way Bldg B Round Rock, TX 78682	Unsecured Claims	\$ 1,468.00
5.	Forest Park National Bank 7348 West Madison St Forest Park IL 60130	Secured Claims	\$ 0.00

In re: Patrick G Jones

Case No. _____

6.	Forest Park National Bank Letvin & Stein 541 North Fairbanks Ct Suite 2121 Chicago IL 60611	Secured Claims	\$1,756,015.00
7.	Gmac P O Box 2150 Greeley, CO 80632	Unsecured Claims	\$ 663.00
8.	Hsbc Bank PO Box 5253 Carol Stream, IL 60197	Unsecured Claims	\$ 297.00
9.	Kelly J Wacker 30 South Wacker Dr Chicago IL 60606 suite 1108	Secured Claims	\$ 0.00
10.	Marquette Bank 6316 S Western Avenue Chicago IL 60636	Secured Claims	\$ 0.00
11.	Thomas A Christensen Huck Bouna PC 1755 S Naperville Rd Suite 200 Wheaton IL 60187	Secured Claims	\$ 0.00

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, Patrick G Jones, 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/ Patrick G Jones Patrick G Jones Dated: 4/25/2008