

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court  
Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Karas, Judith L</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Karas, Nicholas W</b>
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) <b>xxx-xx-4899</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7454</b>
Street Address of Debtor (No. and Street, City, and State): <b>9903 Somerset Lane Palos Park, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60464</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>9903 Somerset Lane Palos Park, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60464</b></div>
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>

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

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" 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."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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>	<p><b>Chapter 11 Debtors</b></p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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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 checked="" type="checkbox"/>	<input 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

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Karas, Judith L</b>  <b>Karas, Nicholas W</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Richard N. Golding</b> <span style="float: right;"><b>May 27, 2009</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Richard N. Golding 0992100</b></p>
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**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):

**Karas, Judith L  
Karas, Nicholas W**

**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/ Judith L Karas**  
Signature of Debtor **Judith L Karas**

**X /s/ Nicholas W Karas**  
Signature of Joint Debtor **Nicholas W Karas**

Telephone Number (If not represented by attorney)

**May 27, 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/ Richard N. Golding**  
Signature of Attorney for Debtor(s)

**Richard N. Golding 0992100**  
Printed Name of Attorney for Debtor(s)

**Law Offices of Richard N. Golding, PC**  
Firm Name

**500 North Dearborn Street  
Second Floor  
Chicago, IL 60610-4900**

Address

**Email: RGOLDING@GOLDINGLAW.NET  
(312) 832-7885 Fax: (312) 755-5720**

Telephone Number

**May 27, 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

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Judith L Karas  
Nicholas W Karas

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



Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Judith L Karas  
Nicholas W Karas

Debtor(s)

Case No.

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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*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.]* \_\_\_\_\_



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Judith L Karas  
Nicholas W Karas

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>
America's Servicing Company 4600 Regent Blvd., Ste 200 Irving, TX 75063	America's Servicing Company 4600 Regent Blvd., Ste 200 Irving, TX 75063	5399 Paw Paw Lake Road Coloma MI 49038-8647		197,087.79  (0.00 secured)
American Express .P.O. Box 297871 Fort Lauderdale, FL 33329	American Express .P.O. Box 297871 Fort Lauderdale, FL 33329	Credit card		17,468.00
American Express Delta Skymile P.O. Box 297871 Fort Lauderdale, FL 33329	American Express Delta Skymile P.O. Box 297871 Fort Lauderdale, FL 33329	Credit card		26,448.00
Bank of America P.O.Box 1598 Norfolk, VA 23501	Bank of America P.O.Box 1598 Norfolk, VA 23501	Credit card		29,437.00
Bank of America P.O. Box 17054 Wilmington, DE 19884	Bank of America P.O. Box 17054 Wilmington, DE 19884	Credit card		46,254.00
Chase Disney 800 Brooksedge Westerville, OH 43081	Chase Disney 800 Brooksedge Westerville, OH 43081	Credit card		12,518.00
Chase Marriott Rewards 800 Brooksedge Blvd Westerville, OH 43081	Chase Marriott Rewards 800 Brooksedge Blvd Westerville, OH 43081	Credit card		22,000.00
Citibank P.O. Box 6241 Sioux Falls, SD 57117	Citibank P.O. Box 6241 Sioux Falls, SD 57117	Credit card		18,470.00
Citibank P.O.Box 6241 Sioux Falls, SD 57117	Citibank P.O.Box 6241 Sioux Falls, SD 57117	Credit card purchases		14,350.00
Countrywide Home Loans 450 American Street Simi Valley, CA 93065	Countrywide Home Loans 450 American Street Simi Valley, CA 93065	739 N Barfield Marco Island FL		842,000.00  (500,000.00 secured)

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

In re **Judith L Karas**  
**Nicholas W Karas**

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Debtor(s)

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

**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>
<b>Countrywide Home Loans 450 American Street Simi Valley, CA 93065</b>	<b>Countrywide Home Loans 450 American Street Simi Valley, CA 93065</b>	<b>2134 N Bissell Chicago, IL</b>		<b>817,000.00  (600,000.00 secured)</b>
<b>Discover Card p.O. Box 15316 Wilmington, DE 19850</b>	<b>Discover Card p.O. Box 15316 Wilmington, DE 19850</b>	<b>Credit card</b>		<b>10,057.00</b>
<b>EMC Mortgage 800 State Higway, BY 121 Lewisville, TX 75067</b>	<b>EMC Mortgage 800 State Higway, BY 121 Lewisville, TX 75067</b>	<b>5399 Paw Paw Rd Coloma MI</b>		<b>53,000.00 (30,000.00 secured) (192,000.00 senior lien)</b>
<b>EMC Mortgage 800 State Highway, 121 BY Lewisville, TX 75067</b>	<b>EMC Mortgage 800 State Highway, 121 BY Lewisville, TX 75067</b>	<b>9440 S 51st Street Oak Lawn, IL</b>		<b>73,000.00 (235,000.00 secured) (208,000.00 senior lien)</b>
<b>Home Depot</b>	<b>Home Depot</b>			<b>8,274.00</b>
<b>Lincolnway Community Bank 1000 E. Lincolnway Highway New Lenox, IL 60451</b>	<b>Lincolnway Community Bank 1000 E. Lincolnway Highway New Lenox, IL 60451</b>	<b>9500 S. 50th S Court, Oak Lawn, IL 6657 W 111th St, Worth IL 6659 W 111th St. Worth, IL</b>		<b>2,029,389.00  (0.00 secured)</b>
<b>National City Business</b>	<b>National City Business</b>	<b>business debt</b>		<b>35,000.00</b>
<b>Strategic Bank of Illinois c/o FDIC 1601 Bryan Street Dallas, TX 75201</b>	<b>Strategic Bank of Illinois c/o FDIC 1601 Bryan Street Dallas, TX 75201</b>	<b>guarantor of mortgage of Sheridann Holdings LLC</b>		<b>2,500,000.00</b>
<b>Washington Mutual 800 Brooksedge Westerville, OH 43081</b>	<b>Washington Mutual 800 Brooksedge Westerville, OH 43081</b>	<b>Credit card</b>		<b>43,011.00</b>
<b>Wells Fargo Bank MAC x0501-034 1003 East Brier Drive San Bernardino, CA 92408-2862</b>	<b>Wells Fargo Bank MAC x0501-034 1003 East Brier Drive San Bernardino, CA 92408-2862</b>	<b>2167 N Ocean Blvd., Unit 205G Boca Raton FL</b>		<b>79,000.00 (0.00 secured) (2,770,000.00 senior lien)</b>

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

In re Judith L Karas  
Nicholas W Karas  
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**

We, **Judith L Karas** and **Nicholas W Karas**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date May 27, 2009

Signature /s/ Judith L Karas  
**Judith L Karas**  
Debtor

Date May 27, 2009

Signature /s/ Nicholas W Karas  
**Nicholas W Karas**  
Joint 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.

B6D (Official Form 6D) (12/07)

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Value \$					
Account No. <b>xxxx1116</b> <b>Allegiance Bank</b> <b>7905 W 171st Street</b> <b>Tinley Park, IL 60477</b>	<b>J</b>	<b>Second Mortgage</b> <b>9903 Somerset Lane</b> <b>Palos Park, IL</b>					<b>249,118.00</b>	<b>0.00</b>
		Value \$	<b>650,000.00</b>					
Account No. <b>xxxxxx6366</b> <b>America's Servicing Company</b> <b>4600 Regent Blvd., Ste 200</b> <b>Irving, TX 75063</b>	<b>W</b>	<b>First Mortgage</b> <b>5399 Paw Paw Lake Road</b> <b>Coloma MI 49038-8647</b>					<b>197,087.79</b>	<b>197,087.79</b>
		Value \$	<b>0.00</b>					
Account No. <b>xxxxx7370</b> <b>Countrywide Home Loans</b> <b>450 American Street</b> <b>Simi Valley, CA 93065</b>	<b>J</b>	<b>First and Second Mortgages</b> <b>2134 N Bissell</b> <b>Chicago, IL</b>					<b>817,000.00</b>	<b>217,000.00</b>
		Value \$	<b>600,000.00</b>					
Account No. <b>Countrywide Home Loans</b> <b>450 American Street</b> <b>Simi Valley, CA 93065</b>	<b>W</b>	<b>First and Second Mortgages</b> <b>10101 Parkview</b>					<b>299,000.00</b>	<b>0.00</b>
		Value \$	<b>320,000.00</b>					
Subtotal (Total of this page)							<b>1,562,205.79</b>	<b>414,087.79</b>

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
		H	W						J
Account No.	J	<b>First and Second Mortgage</b>							
<b>Countrywide Home Loans 450 American Street Simi Valley, CA 93065</b>		<b>739 N Barfield Marco Island FL</b>							
		Value \$	<b>500,000.00</b>				<b>842,000.00</b>	<b>342,000.00</b>	
Account No.	H	<b>Mortgage</b>							
<b>Deutsche Bank Nat'l, as Ind. Trstee c/o Shapiro &amp; Fishman LLP 2424 North Federal Hwy, Ste 360 Boca Raton, FL 33431</b>		<b>2167 N Ocean Blvd., Unit 205 Boca Raton FL</b>							
		Value \$	<b>400,000.00</b>				<b>277,000.00</b>	<b>0.00</b>	
Account No.	J	<b>Second Mortgage</b>							
<b>EMC Mortgage 800 State Highway, BY 121 Lewisville, TX 75067</b>		<b>5399 Paw Paw Rd Coloma MI</b>							
		Value \$	<b>30,000.00</b>				<b>53,000.00</b>	<b>53,000.00</b>	
Account No.	J	<b>Second Mortgage</b>							
<b>EMC Mortgage 800 State Highway, 121 BY Lewisville, TX 75067</b>		<b>9440 S 51st Street Oak Lawn, IL</b>							
		Value \$	<b>235,000.00</b>				<b>73,000.00</b>	<b>46,000.00</b>	
Account No. <b>xxxxx5826</b>	J	<b>motor vehichle lien</b>							
<b>Fifth Third Bank Fifth Third Center Cincinnati, OH 45263</b>		<b>2000 Mercedes Benz</b>							
		Value \$	<b>Unknown</b>				<b>13,673.00</b>	<b>Unknown</b>	
Subtotal								<b>1,258,673.00</b>	<b>441,000.00</b>
(Total of this page)									

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.  <b>First American Home Mortgage 5060 Shoreham Pl, SAte 100 San Diego, CA 92122</b>	<b>X</b>	<b>H</b>				<b>208,000.00</b>	<b>0.00</b>
<b>Mortgage</b>  <b>9440 S 51st Ave Oak Lawn, IL</b>  Value \$ <b>235,000.00</b>							
Account No.  <b>Lincolnway Community Bank 1000 E. Lincolnway Highway New Lenox, IL 60451</b>	<b>H</b>	<b>H</b>				<b>2,029,389.00</b>	<b>2,029,389.00</b>
<b>First and Second Mortgages</b>  <b>9500 S. 50th S Court, Oak Lawn, IL 6657 W 111th St, Worth IL 6659 W 111th St. Worth, IL</b>  Value \$ <b>0.00</b>							
Account No. <b>xxxxxx0356</b>  <b>National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820</b>	<b>W</b>					<b>407,611.00</b>	<b>0.00</b>
<b>Mortgage</b>  <b>9903 W Somerset Palos Park, IL 60464</b>  Value \$ <b>650,000.00</b>							
Account No. <b>xxxxxxx3956</b>  <b>State Farm Bank 3 State Farm Plaza Bloomington, IL 61710</b>	<b>J</b>					<b>28,695.00</b>	<b>Unknown</b>
<b>motor vehicle lien</b>  <b>2007 Ford Shelby Mustang</b>  Value \$ <b>Unknown</b>							
Account No.  <b>Strategic Capital Bank c/o FDIC 1601 Bryan Street Dallas, TX 75201</b>	<b>J</b>					<b>125,000.00</b>	<b>0.00</b>
<b>Second Mortgage</b>  <b>6657 W 111th Street Worth IL</b>  Value \$ <b>425,000.00</b>							
Subtotal (Total of this page)						<b>2,798,695.00</b>	<b>2,029,389.00</b>

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx6366</b>	W							
<b>Wells Fargo Bank MAC x0501-034 1003 East Brier Drive San Bernardino, CA 92408-2862</b>								
			Value \$				<b>79,000.00</b>	<b>79,000.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>79,000.00</b>	<b>79,000.00</b>
Total (Report on Summary of Schedules)							<b>5,698,573.79</b>	<b>2,963,476.79</b>

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6F (Official Form 6F) (12/07)

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx-xxxxxx-x1003</b>  <b>American Express</b> <b>P.O. Box 297871</b> <b>Fort Lauderdale, FL 33329</b>		H				<b>17,468.00</b>
Account No. <b>xxxx-xxxxxx-x7002</b>  <b>American Express Delta Skymile</b> <b>P.O. Box 297871</b> <b>Fort Lauderdale, FL 33329</b>		H				<b>26,448.00</b>
Account No. <b>Acct ending x-x4005</b>  <b>American Express Gold Card</b> <b>P.O. Box 297871</b> <b>Fort Lauderdale, FL 33329</b>		J				<b>942.00</b>
Account No. <b>xxxxxxxxxx2484</b>  <b>Bank of America</b> <b>P.O. Box 17054</b> <b>Wilmington, DE 19884</b>		H				<b>46,254.00</b>
Subtotal (Total of this page)						<b>91,112.00</b>

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>xxxx-xxxx-xxxx-5596</b>  <b>Bank of America P.O.Box 1598 Norfolk, VA 23501</b>	J	Credit card				29,437.00	
Account No. <b>xxxxxxxxxxxx5263</b>  <b>Bank of America P.O. Box 17054 Wilmington, DE 19884</b>							H
Account No. <b>xxxx-xxxx-xxxx-3157</b>  <b>Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285</b>	H	Credit card				6,386.00	
Account No. <b>xxxx-xxxx-xxxx-2943</b>  <b>Chase 800 Brooksedge Westerville, OH 43081</b>	W	Credit card				4,653.00	
Account No. <b>xxxx-xxxx-xxxx-8326</b>  <b>Chase Disney 800 Brooksedge Westerville, OH 43081</b>	J	Credit card				12,518.00	
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>53,535.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>xxxx-xxxx-xxxx-0064</b>  <b>Chase Mariott Rewards</b> <b>800 Brookside Blvd</b> <b>Westerville, OH 43081</b>	J	Credit card				22,000.00	
Account No. <b>xxxx-xxxx-xxxx-8880</b>  <b>Citibank</b> <b>P.O.Box 6241</b> <b>Sioux Falls, SD 57117</b>							
Account No. <b>xxxx-xxxx-xxxx-8299</b>  <b>Citibank</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>	W	Credit card				18,470.00	
Account No. <b>xxxxxxxx1008</b>  <b>Discover Card</b> <b>p.O. Box 15316</b> <b>Wilmington, DE 19850</b>							
Account No. <b>xxxxxxxxxxxx5590</b>  <b>Home Depot</b>	J					8,274.00	
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>73,151.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Judith L Karas,  
Nicholas W Karas**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx-xxxx-xxxx-9515</b>  <b>National City Business</b>		<b>business debt</b>				<b>35,000.00</b>
Account No.  <b>Strategic Bank of Illinois c/o FDIC 1601 Bryan Street Dallas, TX 75201</b>	<b>X</b>	<b>guarantor of mortgage of Sheridann Holdings LLC</b>	<b>J</b>			<b>2,500,000.00</b>
Account No. <b>xxxxxx2814</b>  <b>Washington Mutual 800 Brookside Westerville, OH 43081</b>		<b>Credit card</b>	<b>H</b>			<b>43,011.00</b>
Account No.						
Account No.						

Sheet no. **3** of **3** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **2,578,011.00**

Total  
(Report on Summary of Schedules) **2,795,809.00**

Document Page 19 of 24
United States Bankruptcy Court
Northern District of Illinois

In re Judith L Karas
Nicholas W Karas

Debtor(s)

Case No.

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

Table with 2 columns: Description and Amount. Rows include: For legal services, I have agreed to accept... \$ 15,000.00; Prior to the filing of this statement I have received... \$ 0.00; Balance Due... \$ 15,000.00

2. The source of the compensation paid to me was:

Debtor [ ] Other (specify): Dr. Ilias Karas [ ]

3. The source of compensation to be paid to me is:

Debtor [ ] Other (specify): [ ]

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. [ ]

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. [ ]

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 27, 2009

/s/ Richard N. Golding
Richard N. Golding 0992100
Law Offices of Richard N. Golding, PC
500 North Dearborn Street
Second Floor
Chicago, IL 60610-4900
(312) 832-7885 Fax: (312) 755-5720
RGOLDING@GOLDINGLAW.NET

Allegiance Bank  
7905 W 171st Street  
Tinley Park, IL 60477

America's Servicing Company  
4600 Regent Blvd., Ste 200  
Irving, TX 75063

American Express  
.P.O. Box 297871  
Fort Lauderdale, FL 33329

American Express Delta Skymile  
P.O. Box 297871  
Fort Lauderdale, FL 33329

American Express Gold Card  
P.O. Box 297871  
Fort Lauderdale, FL 33329

Bank of America  
P.O. Box 17054  
Wilmington, DE 19884

Bank of America  
P.O.Box 1598  
Norfolk, VA 23501

Bank of America  
P.O. Box 17054  
Wilmington, DE 19884

Barrett & Sramek  
6446 W 127th Street  
Palos Heights, IL 60463

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chase  
800 Brooksedge  
Westerville, OH 43081

Chase Disney  
800 Brooksedge  
Westerville, OH 43081

Chase Marriott Rewards  
800 Brooksedge Blvd  
Westerville, OH 43081

Citibank  
P.O.Box 6241  
Sioux Falls, SD 57117

Citibank  
P.O. Box 6241  
Sioux Falls, SD 57117

Countrywide Home Loans  
450 American Street  
Simi Valley, CA 93065

Countrywide Home Loans  
450 American Street  
Simi Valley, CA 93065

Countrywide Home Loans  
450 American Street  
Simi Valley, CA 93065

Daniel Joyce

Deutsche Bank Nat'l, as Ind. Trstee  
c/o Shapiro & Fishman LLP  
2424 North Federal Hwy, Ste 360  
Boca Raton, FL 33431

Discover Card  
p.O. Box 15316  
Wilmington, DE 19850

EMC Mortgage  
800 State Highway, BY 121  
Lewisville, TX 75067

EMC Mortgage  
800 State Highway, 121 BY  
Lewisville, TX 75067

Fifth Third Bank  
Fifth Third Center  
Cincinnati, OH 45263

First American Home Mortgage  
5060 Shoreham Pl, Sate 100  
San Diego, CA 92122

Home Depot

Kevin Sheridann

Lincolnway Community Bank  
1000 E. Lincolnway Highway  
New Lenox, IL 60451

National City Business

National City Mortgage  
P.O. Box 1820  
Dayton, OH 45401-1820

Robert Costa

State Farm Bank  
3 State Farm Plaza  
Bloomington, IL 61710

Strategic Bank of Illinois  
c/o FDIC  
1601 Bryan Street  
Dallas, TX 75201

Strategic Capital Bank  
c/o FDIC  
1601 Bryan Street  
Dallas, TX 75201

Trott & Trott  
31440 Northwestern Highway  
Farmington, MI 48334

US Bank Nat'l Assoc as trustee CitG  
3476 Stateview Blvd  
Fort Mill, SC 29715-7203

Washington Mutual  
800 Brooksedge  
Westerville, OH 43081

Wells Fargo Bank  
MAC x0501-034  
1003 East Brier Drive  
San Bernardino, CA 92408-2862

**United States Bankruptcy Court  
Northern District of Illinois**

In re Judith L Karas  
Nicholas W Karas

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39**

Affiant is the attorney of record for

**Judith L Karas  
Nicholas W Karas**

and has knowledge of the matters covered by this affidavit and has read General Rule 39.

Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception").

**No Exception.**

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the medical, living or other expenses of any party, or of any part of an attorney's fee, or of any portion of the recovery by suit or settlement herein to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exception").

**No Exception.**

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.

I, **Richard N. Golding 0992100**, certify under penalty of perjury that the above is true and correct.

Executed on May 27, 2009

/s/ Richard N. Golding

Signature  
**Richard N. Golding 0992100**