B 1 (Official Form 1) (1/08)							
United States Bankruptcy Court Northern District of Illinois					Vo	oluntary Petitio	n
Name of Debtor (if individual, enter Last, First, Middle): Goldstein, Lawrence			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):			
d/b/a Largo Automotive							
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-6642				Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and S	ate):		Street Address of Joint Debtor (No. and Street, City, and State):				
1531 Stockton Lane							
Crystal Lake, IL	ZIP C	ODE 60014	ZIP CODE				
County of Residence or of the Principal Place of Bus		ODE 000 14	County of R	esidence or of	the Principal Plac		II CODE
Mailing Address of Debtor (if different from street ac	dress):		Mailing Add	lress of Joint I	Debtor (if different	from street add	ress):
	,				`		,
	ZIP C	ODE				Z	IP CODE
Location of Principal Assets of Business Debtor (if d	fferent from str	reet address above):				7	IP CODE
Type of Debtor	1	Nature of Busine	ess	1	Chapter of Bankı	ruptcy Code Ur	nder Which
(Form of Organization) (Check <b>one</b> box.)	(Check one	e box.)			the Petition is	Filed (Check o	ne box.)
<ul> <li>✓ Individual (includes Joint Debtors)</li> <li>See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities,</li> </ul>	Sing 11 U Rail Stoo	11 U.S.C. § 101(51B) Railroad Stockbroker		☐ Cha ☐ Cha ☐ Cha	pter 7 pter 9 pter 11 pter 12 pter 13	Chapter 15 F Recognition Main Procee Chapter 15 F Recognition Nonmain Pro	of a Foreign ding Petition for of a Foreign
check this box and state type of entity below.)	<b>▼</b> Othe			Nati			
	Autom	otive Sales	ity	(Check one box.)			
	☐ Debt	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).			□ 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 l	oox.)		Chaoly and		Chapter 11 I	Debtors	
✓ Full Filing Fee attached.			Check one I		iness debtor as de	fined in 11 U.S.	C. § 101(51D).
Filing Fee to be paid in installments (applicable signed application for the court's consideration	certifying that	the debtor is	☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
	unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			Check if:  ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.			
attach signed application for the court's consideration. See Official Form 3B.			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			01 010		duite with 11 cm	3.0. 3 1120(0).	THIS SPACE IS FOR
Debtor estimates that funds will be availabed Debtor estimates that, after any exempt prodistribution to unsecured creditors.				id, there will b	e no funds availab	ole for	COURT USE ONLY
Estimated Number of Creditors			_		_		
1-49 50-99 100-199 200-999	1,000- 5,000	5,001-	0,001-	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 \$ to \$50 to	550,000,001 o \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 to \$10	\$10,000,001 \$ to \$50 to	550,000,001 o \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

B 1 (Official Form 1) (1/08) Page 2 **Voluntary Petition** Name of Debtor(s) Goldstein, Lawrence (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Northern District of Illinois Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) 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). /s/ Timothy C. Culbertson 01/07/09 Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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. 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.)  $\mathbf{Z}$ 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. П 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 with this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

B 1 (Official Form) 1 (1/08)	Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case.)	Goldstein, Lawrence			
Signa	tures			
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 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/ Lawrence Goldstein  Signature of Debtor	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 <b>one</b> 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)			
X Signature of Joint Debtor Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)			
01/07/09	Date			
Date	C' 4 CN 444 P. I. 4 P. III P.			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
/s/ Timothy C. Culbertson Signature of Attorney for Debtor(s) ARDC No. 6229083  Printed Name of Attorney for Debtor(s) Baugh Dalton Carlson & Ryan, LLC  Firm Name 55 W. Monroe, Suite 600  Address Chicago, IL 60603	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.			
312-759-1400 Telephone Number 01/07/09 Date	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual,			
*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.	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.)			
Signature of Debtor (Corporation/Partnership)	Address			
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.	х			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted			
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.			
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming			
Date	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.			

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Lawrence Goldstein	Case No.	
Debtor	(if k	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.

correct.

□ 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.

☐ 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

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

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Lawrence Goldstein					
Date:	01/07/09				

Certificate Number: 03591-ILN-CC-005786532

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 5, 2009	, a	t <u>5:00</u>	o'clock <u>PM CST</u> ,
Lawrence Goldstein		receive	d from
Chestnut Health Systems, Inc.			
an agency approved pursuant to 11 U.S.C	. § 111 to	provide credi	t counseling in the
Northern District of Illinois	, a	n individual [	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h	) and 111	•	
A debt repayment plan was not prepared	If a c	debt repaymen	t plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	te.	
This counseling session was conducted by	internet a	und telephone	·
Date: January 5, 2009	By Name	CHERYLDI	OSTER
	Title	CERTIFIED (	CREDIT COUNSELOR

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## United States Bankruptcy Court Northern District Of Illinois

In re Lawrence Goldstein, Debtor 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 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Advertiser News Group 236 Route 173 Antioch, IL 60002	Michael D. Weis PO Box Northbrook, IL 60065	Trade Debt	Contingent Disputed	\$10,000.00
Amcore Financial, Inc. 501 Seventh Street P.O. Box 1537 Rockford, IL 61104	Amcore Financial, Inc. 501 Seventh Street P.O. Box 1537 Rockford, IL 61104	Bank Loan		\$35,000.00
American Express P.O. Box 981540 El Paso, TX 79998-1540	American Express P.O. Box 981540 El Paso, TX 79998-1540	Credit Card debt		\$13,000.00
American General Financial c/o Stephen Balsley 6833 Stalter Dr Rockford, IL 61108	American General Financial c/o Stephen Balsley 6833 Stalter Dr Rockford, IL 61108	Lawsuit	Contingent Disputed	\$15,000.00
Automotive Finance Corp. 13085 Hamilton Crossing Blvd. Carmel, IN 46032	Todd Rowden Thompson Coburn 55 E. Monroe, 37th Floor Chicago, IL 60603	Lawsuit	Contingent Disputed	\$140,000.00
Dealer Services Corp. 2601 Crossroads Drive Madison, WI 53718	John C. Wick 1320 City Center Drive, Suite 100 Carmel, IN 46032	Lawsuit	Contingent Disputed	\$97,000.00

Dyer Transport, Inc. 641 Joliet Street Dyer, IN 46311	Dyer Transport, Inc. 641 Joliet Street Dyer, IN 46311	Trade Debt	Disputed	\$1,200.00
Greater Milwaukee Auto Auction 8711 W. Brown Deer Road Milwaukee, WI 53224	Greater Milwaukee Auto Auction 8711 W. Brown Deer Road Milwaukee, WI 53224	Trade Debt	Disputed	\$4,500.00
Greater Rockford Auto Auction 5937 Sandy Hollow Road Rockford, IL 61109	Greater Rockford Auto Auction 5937 Sandy Hollow Road Rockford, IL 61109	Trade Debt	Disputed	\$100,000.00
IL Dept. Revenue Bankruptcy Section, Level 7-425 100 W. Randolph St. Chicago, IL 60601	IL Dept. Revenue Bankruptcy Section, Level 7-425 100 W. Randolph St. Chicago, IL 60601	Sales Taxes	Unliquidated Contingent	\$10,000.00
Manheim Auto. Financial Services 400 Northridge Blvd. Atlanta, GA 30350	Daniel P. Dawson Nisen & Elliott 200 West Adams Street Suite 2500 Chicago, IL 60606	Lawsuit	Disputed	\$373,895.68
McHenry Savings Bank 353 Bank Drive Mchenry, IL 60050	McHenry Savings Bank 353 Bank Drive Mchenry, IL 60050	Bank Loan	Contingent Unliquidated	\$65,000.00
Metro Milwaukee Auto Auction 561 27th Street Caledonia, WI 53108	Metro Milwaukee Auto Auction 561 27th Street Caledonia, WI 53108	Trade Debt	Disputed	\$50,000.00
Mid State Auto Auction W5481 Junction Road Jefferson, WI 53549	Mid State Auto Auction W5481 Junction Road Jefferson, WI 53549	Trade Debt	Disputed	\$5,000.00
Nicor Gas Attn: Bankruptcy & Collections PO Box 549 Aurora, IL 60507	Nicor Gas Attn: Bankruptcy & Collections PO Box 549 Aurora, IL 60507	LITH Store Gas	Unliquidated	\$1,500.00
Verizon Wireless P.O. Box 3397 Bloomington, IL 61702	Verizon Wireless P.O. Box 3397 Bloomington, IL 61702	LITH Store Phone	Unliquidated	\$1,200.00

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

I, 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:	January 7, 2009	Signature: /s/ Lawrence Goldstein	

## United States Bankruptcy Court Northern District of Illinois

In re Lawrence Goldstein Debtor(s)

Case No. Chapter 11

#### VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 19

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my knowledge.

Date: January 7, 2009 /s/ Lawrence Goldstein

Advertiser News Group 236 Route 173 Antioch, IL 60002

Amcore Financial, Inc. 501 Seventh Street P.O. Box 1537 Rockford, IL 61104

American Express P.O. Box 981540 El Paso, TX 79998-1540

American General Financial c/o Stephen Balsley 6833 Stalter Dr Rockford, IL 61108

Automotive Finance Corp. 13085 Hamilton Crossing Blvd. Carmel, IN 46032 Dealer Services Corp. 2601 Crossroads Drive Madison, WI 53718

Dyer Transport, Inc. 641 Joliet Street Dyer, IN 46311

Greater Milwaukee Auto Auction 8711 W. Brown Deer Road Milwaukee, WI 53224

Greater Rockford Auto Auction 5937 Sandy Hollow Road Rockford, IL 61109

IL Dept. Revenue Bankruptcy Section, Level 7-425 100 W. Randolph St. Chicago, IL 60601

John C. Wick 1320 City Center Drive, Suite 100 Carmel, IN 46032

Manheim Auto. Financial Services 400 Northridge Blvd. Atlanta, GA 30350

McHenry Savings Bank 353 Bank Drive Mchenry, IL 60050

Metro Milwuakee Auto Auction 561 27<sup>th</sup> Street Caledonia, WI 53108

Michael D. Weis PO Box Northbrook, IL 60065

Mid State Auto Auction W5481 Junction Road Jefferson, WI 53549 Nicor Gas Attn: Bankruptcy & Collections PO Box 549 Aurora, IL 60507

Todd Rowden Thompson Coburn 55 E. Monroe, 37th Floor Chicago, IL 60603

Verizon Wireless P.O. Box 3397 Bloomington, IL 61702

Daniel P. Dawson Nisen & Elliott 200 West Adams Street Suite 2500 Chicago, IL 60606