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United States Bankruptcy C Northern District of Illinois								Voluntary	Petition			
Name of Do Frozen	ebtor (if ind Ropes of			t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):	
All Other Notice (include material)				t 8 years					used by the I maiden, and		in the last 8 years	
Last four dig (if more than 20-0389	one, state all)		vidual-Tax _]	payer I.D.	(ITIN) No./	Complete E	IN Last f	our digits o	f Soc. Sec. or	r Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Addre	ess of Debto	*	Street, City	, and State)):	ZIP Code		Address of	f Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
County of R	esidence or	of the Princ	rinal Place	of Rusines		60646-12		v of Reside	ence or of the	Principal Pl	ace of Business:	
Cook	esidence of	or the rim	cipai i iacc	or Dusines	s.		Count	y of Reside	nice of of the	1 meipai i i	ace of Business.	
Mailing Add	dress of Deb	otor (if diffe	rent from s	treet addre	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	ent from street address):	
					Г	ZIP Code	:					ZIP Code
Location of (if different				or								
		f Debtor				of Business	}				ptcy Code Under Whic	h
(Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Closeine Bonk		s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	eer 7 eer 9 eer 11 eer 12	☐ C of ☐ C	iled (Check one box) hapter 15 Petition for Ref a Foreign Main Procee hapter 15 Petition for Ref a Foreign Nonmain Pro	ding ecognition					
Other (If				Oth	aring Bank er						e of Debts	
(C Debtor under T			of the Unite	e) ganization ed States	defined	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	onsumer debts § 101(8) as idual primarily	busine y for	are primarily ess debts.			
	_		ee (Check o	one box)				one box:		Chapter 11		101(51D)
 □ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto neontingent I) are less that rith this petiti n were solici	s defined in 11 U.S.C. § or as defined in 11 U.S.C. § liquidated debts (excludin \$2,190,000. ion. ited prepetition from one with 11 U.S.C. § 1126(b	C. § 101(51D). Ing debts owed e or more			
Debtor e	estimates tha	at funds will at, after any	be availab	le for distri perty is ex	cluded and	nsecured cr administrat	editors.	es paid,		THIS	S SPACE IS FOR COURT	USE ONLY
Estimated N	Tumber of C 50- 99	reditors 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 A \$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				
Estimated L \$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				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Frozen Ropes of Chicago, Inc. (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: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: 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: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ 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. 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)).

B1 (Official Form 1)(1/08)

Document

Page 3 of 13

Name of Debtor(s):

Page 3

Voluntary Petition

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

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.

Signature of Debtor

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ Paul M. Bach

Signature of Attorney for Debtor(s)

Paul M. Bach 06209530

Printed Name of Attorney for Debtor(s)

Bach Law Offices

Firm Name

P.O. Box 1285 Northbrook, IL 60065

Address

Email: paul@bachoffices.com (847) 564-0808 Fax: (847) 564-0985

Telephone Number

October 12, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

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

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

X /s/ Georgia Tountas

Signature of Authorized Individual

Georgia Tountas

Printed Name of Authorized Individual

President

Title of Authorized Individual

October 12, 2010

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.

Signature of Foreign Representative

Frozen Ropes of Chicago, Inc.

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

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.

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Frozen Ropes of Chicago, Inc.			
		Debtor(s)	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)
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]
Harris N.A. 111 W. Monroe Street PO Box 755 Chicago II 60600	Harris N.A. 111 W. Monroe Street PO Box 755 Chicago II, 60600		Disputed	9,000,000.00
Chicago, IL 60690 Circle Realty Advisors c/o Bryan Lynch 734 N. Wells Street Chicago, IL 60610	Chicago, IL 60690 Circle Realty Advisors c/o Bryan Lynch 734 N. Wells Street Chicago, IL 60610		Disputed	186,962.37
6000, LLC 6000 W. Touhy Chicago, IL 60646	6000, LLC 6000 W. Touhy Chicago, IL 60646			145,511.53
Romona Borowski and Beato Bartoszew Ekl Williams 901 Warrenville, #175 Lisle, IL 60532	Romona Borowski and Beato Bartoszew Ekl Williams 901 Warrenville, #175 Lisle, IL 60532		Disputed	100,000.00
ComEd Customer Correspondence Group PO Box 87522 Chicago, IL 60680	ComEd Customer Correspondence Group PO Box 87522 Chicago, IL 60680			62,731.65
Edgebrook Bank 6000 W. Touhy Chicago, IL 60646	Edgebrook Bank 6000 W. Touhy Chicago, IL 60646	Mercedes		37,229.33 (0.00 secured)
CFC INVESTMENT COM c/o Weidner, Frank J. McCaulliffe 1 N. Franklin Chicago, IL 60602	CFC INVESTMENT COM c/o Weidner, Frank J. McCaulliffe 1 N. Franklin Chicago, IL 60602		Disputed	31,825.17
Spancrete Illinois c/o Nelson Law Offices, PC 129 W. Willow Ave Wheaton, IL 60187	Spancrete Illinois c/o Nelson Law Offices, PC 129 W. Willow Ave Wheaton, IL 60187			31,641.00
Edgebrook Bank 6000 W. Touhy Chicago, IL 60646	Edgebrook Bank 6000 W. Touhy Chicago, IL 60646			24,291.00

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Frozen Ropes of Chicago, Inc.	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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]
Internal Revenue Service P.O. Box 21126	Internal Revenue Service P.O. Box 21126 Philadelphia PA 40444			19,166.99
Philadelphia, PA 19114 Wellbuilt Equipment c/o Charles Stones 79 W. Monroe, Suite 1212 Chicago, IL 60603	Philadelphia, PA 19114 Wellbuilt Equipment c/o Charles Stones 79 W. Monroe, Suite 1212 Chicago, IL 60603		Disputed	6,906.25
Nu-Way Signs 8140 Ridgeway Ave Skokie, IL 60076	Nu-Way Signs 8140 Ridgeway Ave Skokie, IL 60076		Disputed	6,011.00
ViaMedia Chicago c/o Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090	ViaMedia Chicago c/o Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090		Disputed	5,442.00
Inland Power Group Stein and Rotman 105 W. Madison, Suite 605 Chicago, IL 60602	Inland Power Group Stein and Rotman 105 W. Madison, Suite 605 Chicago, IL 60602		Disputed	3,400.79

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

I, the President of the corporation named as 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	October 12, 2010	Signature	/s/ Georgia Tountas
		-	Georgia Tountas
			President

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Northern District of Illinois

In re	Frozen Ropes of Chicago, I	nc.	Case No).
	·	Debtor(s)	Chapter	11
		OF COMPENSATION OF		. ,
C	ompensation paid to me within one	nd Bankruptcy Rule 2016(b), I certify year before the filing of the petition in l) in contemplation of or in connection w	oankruptcy, or agreed to be p	paid to me, for services rendered or to
		to accept_		20,000.00
	Prior to the filing of this statement	ent I have received	\$	5,000.00
	Balance Due		\$	15,000.00
2. \$	10,396.00 of the filing fee ha	s been paid.		
3. T	The source of the compensation paid	to me was:		
	■ Debtor □ Other (sp	ecify):		
4. T	The source of compensation to be pa	id to me is:		
	■ Debtor □ Other (sp	ecify):		
5.	I have not agreed to share the abo	ove-disclosed compensation with any oth	er person unless they are me	embers and associates of my law firm.
[disclosed compensation with a person or with a list of the names of the people sha		
6. I	n return for the above-disclosed fee	I have agreed to render legal service for	all aspects of the bankruptc	y case, including:
b c.	 Preparation and filing of any peti Representation of the debtor at th [Other provisions as needed] Negotiations with secureaffirmation agreemen 	situation, and rendering advice to the delicion, schedules, statement of affairs and per meeting of creditors and confirmation are described to reduce to market was and applications as needed; prece of liens on household goods.	olan which may be required; nearing, and any adjourned by ralue; exemption plannir	nearings thereof;
7. B		above-disclosed fee does not include the ebtors in any dischargeability acti		ary proceeding.
		CERTIFICATIO	N	
	certify that the foregoing is a complankruptcy proceeding.	ete statement of any agreement or arrang	ement for payment to me for	representation of the debtor(s) in
Dated:	October 12, 2010	/s/ Paul I	M. Bach	
			Bach 06209530	
		Bach La P.O. Box	w Offices 1285	
		Northbro	ok, IL 60065	_
			I-0808 Fax: (847) 564-09 Ichoffices.com	985

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United States Bankruptcy Court

		Northern District of Illinoi	\mathbf{s}	
In re	Frozen Ropes of Chicago, Inc.		. Case No	
		Debtor	Chapter	11
	LIST C	OF EQUITY SECURITY	HOLDERS	
Follow	ring is the list of the Debtor's equity security	y holders which is prepared in accor	dance with Rule 1007(a)(3	3) for filing in this chapter 11 case
	e and last known address ace of business of holder	Security Class	Number of Securities	Kind of Interest
DEC	CLARATION UNDER PENALTY I, the President of the corporation foregoing List of Equity Security Holds	named as the debtor in this case,	declare under penalty of	f perjury that I have read the
Date_	October 12, 2010	G	s/ Georgia Tountas eorgia Tountas resident	
	Penalty for making a false statement or con	ncealing property: Fine of up to \$ 18 U.S.C §§ 152 and 35		nt for up to 5 years or both.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinoi	5	
In re	Frozen Ropes of Chicago, Inc.	Debtor(s)	Case No. Chapter 11	
	VEI	RIFICATION OF CREDITOR	MATRIX	
		Number	of Creditors:	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	litors is true and correct to the	best of my
Date:	October 12, 2010	/s/ Georgia Tountas Georgia Tountas/President Signer/Title		

6000, LLC 6000 W. Touhy Chicago, IL 60646

6000, LLC

CFC INVESTMENT COM c/o Weidner, Frank J. McCaulliffe 1 N. Franklin Chicago, IL 60602

Chapman & Cutler 111 W. Monroe St Chicago, IL 60603

Circle Realty Advisors c/o Bryan Lynch 734 N. Wells Street Chicago, IL 60610

ComEd Customer Correspondence Group PO Box 87522 Chicago, IL 60680

Edgebrook Bank 6000 W. Touhy Chicago, IL 60646

Harris N.A. 111 W. Monroe Street PO Box 755 Chicago, IL 60690

Illinois Department of Revenue Bankruptcy Section 100 W. Randolph Street Chicago, IL 60606

Illinois Department of Revenue P.O. Box 19035 Springfield, IL 62794

Inland Power Group Stein and Rotman 105 W. Madison, Suite 605 Chicago, IL 60602

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604

Northland Group Inc. P.O. Box 390846 Minneapolis, MN 55439

Nu-Way Signs 8140 Ridgeway Ave Skokie, IL 60076

Romona Borowski and Beato Bartoszew Ekl WIlliams 901 Warrenville, #175 Lisle, IL 60532

Spancrete Illinois c/o Nelson Law Offices, PC 129 W. Willow Ave Wheaton, IL 60187

ViaMedia Chicago c/o Blitt & Gaines 661 Glenn Ave Wheeling, IL 60090

Wellbuilt Equipment c/o Charles Stones 79 W. Monroe, Suite 1212 Chicago, IL 60603 Case 10-45897 Doc 1 Filed 10/13/10 Entered 10/13/10 23:29:41 Desc Main Document Page 11 of 13

United States Bankruptcy Court Northern District of Illinois

In re	Frozen Ropes of Chicago, Inc.		Case No.	
		Debtor(s)	Chapter 11	
	CORPORATE	OWNERSHIP STATEMENT	(RULE 7007.1)	
or recu follow	ant to Federal Rule of Bankruptcy Procusal, the undersigned counsel for <u>Froz</u> ring is a (are) corporation(s), other than of any class of the corporation's(s') equ	zen Ropes of Chicago, Inc. in the highest of a governmental un	e above captioned action, on the above captioned action, on the above caption and action, or above caption and action, or above caption action, action action, action action action action action action.	certifies that the ly own(s) 10% or
6701 Ì	gia Tountas N. Minnehaha Ave Inwood, IL 60712-3108			
□ Noi	ne [Check if applicable]			
Octob	per 12, 2010	/s/ Paul M. Bach		
Date		Paul M. Bach 06209530		
		Signature of Attorney or Litig	ant	
		Counsel for Frozen Ropes of	Chicago, Inc.	
		Bach Law Offices		
		P.O. Box 1285		
		Northbrook, IL 60065		
		(847) 564-0808 Fax:(847) 564-09	185	
		paul@bachoffices.com		

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Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

Date	October 12, 2010	Signature	/s/ Georgia Tountas
			Georgia Tountas
			President

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IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Date	October 12, 2010	Signature	/s/ Georgia Tountas
			Georgia Tountas
			President