

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

Voluntary Petition

| | |
|---|---|
| Name of Debtor (if individual, enter Last, First, Middle): Babbitt, Jennifer Mae | Name of Joint Debtor (Spouse) (Last, First, Middle): |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2955 | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) |
| Street Address of Debtor (No. and Street, City, and State): 5124 Macy Lane Fort Wayne, IN | Street Address of Joint Debtor (No. and Street, City, and State): |
| ZIP Code 46818 | ZIP Code |
| County of Residence or of the Principal Place of Business: Allen | County of Residence or of the Principal Place of Business: |
| Mailing Address of Debtor (if different from street address): | Mailing Address of Joint Debtor (if different from street address): |
| ZIP Code | ZIP Code |
| Location of Principal Assets of Business Debtor (if different from street address above): | |

| | | |
|--|---|--|
| <p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | <p align="center">Nature of Business (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | <p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p align="center">Nature of Debts (Check one box)</p> <input 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." <input checked="" type="checkbox"/> Debts are primarily business debts. |
|--|---|--|

| | |
|---|---|
| <p align="center">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <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. <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 align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <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). |
|---|---|

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 type="checkbox"/> | <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"/> |
| 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 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"/> |
| \$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 checked="" type="checkbox"/> | <input 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 |

THIS SPACE IS FOR COURT USE ONLY

| | |
|--|--|
| <p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p> | <p>Name of Debtor(s): Babbitt, Jennifer Mae</p> |
| <p>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)</p> | |
| <p>Location Where Filed: - None -</p> | <p>Case Number: _____ Date Filed: _____</p> |
| <p>Location Where Filed: _____</p> | <p>Case Number: _____ Date Filed: _____</p> |
| <p>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)</p> | |
| <p>Name of Debtor: - None -</p> | <p>Case Number: _____ Date Filed: _____</p> |
| <p>District: _____</p> | <p>Relationship: _____ Judge: _____</p> |
| <p style="text-align: center;">Exhibit A</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;">Exhibit 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>X _____ Signature of Attorney for Debtor(s) (Date)</p> |
| <p>Exhibit C</p> | |
| <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p> | |
| <p>Exhibit D</p> | |
| <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p> | |
| <p>Information Regarding the Debtor - Venue</p> <p>(Check any applicable box)</p> | |
| <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p> | |
| <p>Certification by a Debtor Who Resides as a Tenant of Residential Property</p> <p>(Check all applicable boxes)</p> | |
| <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(Name of landlord that obtained judgment)</p> <p style="margin-left: 40px;">_____</p> <p style="margin-left: 40px;">(Address of landlord)</p> | |
| <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p> | |

Voluntary Petition

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

Name of Debtor(s):
Babbitt, Jennifer Mae

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).

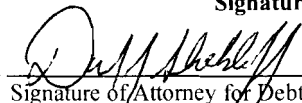
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Debtor **Jennifer Mae Babbitt**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
8-29-08
Date

Signature of Attorney*

X 
Signature of Attorney for Debtor(s)

Daniel J. Skekloff 146-02
Printed Name of Attorney for Debtor(s)

Skekloff, Adelsperger & Kleven, LLP
Firm Name
927 South Harrison Street
Fort Wayne, IN 46802

Address

Email: **www.sak-law.com**

260/407-7000 Fax: 260/407-7137

Telephone Number
8-29-08
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 _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

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 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.

United States Bankruptcy Court
Northern District of Indiana

In re Jennifer Mae Babbitt

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.]* _____

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

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

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

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

Signature of Debtor: 
Jennifer Mae Babbitt

Date: 8-29-08

United States Bankruptcy Court
Northern District of Indiana

In re Jennifer Mae Babbitt

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> |
| Bank Of America 4060 Ogletown/Stan Newark, DE 19713 | Bank Of America 4060 Ogletown/Stan Newark, DE 19713 | CreditCard | | 13,853.00 |
| Chase Bank One Card Serv Westerville, OH 43081 | Chase Bank One Card Serv Westerville, OH 43081 | CreditCard | | 12,978.00 |
| Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156 | Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156 | CreditCard | | 12,623.00 |
| Chase Bank One Card Serv Westerville, OH 43081 | Chase Bank One Card Serv Westerville, OH 43081 | CreditCard | | 6,428.00 |
| Chase Manhattan Mtg Attention: Bankruptcy 8333 Ridgepoint Dr Irving, TX 75063 | Chase Manhattan Mtg Attention: Bankruptcy 8333 Ridgepoint Dr Irving, TX 75063 | 5124 Macy Lane, Fort Wayne, Indiana 46818 | | 106,214.00 (0.00 secured) |
| Citi Pob 6241 Sioux Falls, SD 57117 | Citi Pob 6241 Sioux Falls, SD 57117 | CreditCard | | 10,143.00 |
| Francis Babbitt 4513 Evard Fort Wayne, IN 46835 | Francis Babbitt 4513 Evard Fort Wayne, IN 46835 | | | 8,800.00 |
| GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 | GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 | ChargeAccount | | 1,560.00 |
| Gemb/sams Club Dc Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 | Gemb/sams Club Dc Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 | CreditCard | | 3,540.00 |
| HSBC Nv/GM Card Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 | HSBC Nv/GM Card Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 | CreditCard | | 8,256.00 |

In re Jennifer Mae Babbitt

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <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> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|---|---|--|---|--|
| Pentech Financial Services 910 East Hamilton Ave., Suite 400 Campbell, CA 95008 | Pentech Financial Services 910 East Hamilton Ave., Suite 400 Campbell, CA 95008 | | | 28,092.00 |
| Pentech Financial Services 910 East Hamilton Ave., Suite 400 Campbell, CA 95008 | Pentech Financial Services 910 East Hamilton Ave., Suite 400 Campbell, CA 95008 | | | 17,700.00 |
| Prosper Marketplace In 111 Sutter St Fl 22 San Francisco, CA 94104 | Prosper Marketplace In 111 Sutter St Fl 22 San Francisco, CA 94104 | Unsecured | | 17,184.00 |
| Ron Babbitt 4806 Parkerdale Drive Fort Wayne, IN 46835 | Ron Babbitt 4806 Parkerdale Drive Fort Wayne, IN 46835 | | | 7,000.00 |
| Wells Fargo Po Box 60510 Los Angeles, CA 90060 | Wells Fargo Po Box 60510 Los Angeles, CA 90060 | CheckCreditOrLine OfCredit | | 9,999.00 |
| Wells Fargo Po Box 60510 Los Angeles, CA 90060 | Wells Fargo Po Box 60510 Los Angeles, CA 90060 | 2001 Acura MDX | | 16,807.00 (12,000.00 secured) |
| Wells Fargo Po Box 60510 Los Angeles, CA 90060 | Wells Fargo Po Box 60510 Los Angeles, CA 90060 | 2001 Acura RL | | 10,051.00 |
| Wells Fargo Bank Po Box 5445 Portland, OR 97228 | Wells Fargo Bank Po Box 5445 Portland, OR 97228 | CreditCard | | 8,088.00 |
| Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107 | Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107 | CreditLineSecured | | 19,858.00 |
| Wells Fargo Business Direct P.O. Box 348750 Sacramento, CA 95834 | Wells Fargo Business Direct P.O. Box 348750 Sacramento, CA 95834 | Credit card | | 1,956.20 |

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

I, **Jennifer Mae Babbitt**, 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 8-29-08Signature 
Jennifer Mae Babbitt
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.

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

In re Jennifer Mae Babbitt

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:

| | |
|---|---|
| For legal services, I have agreed to accept | \$ 4,980.00 retainer to be applied to hourly rates |
| Prior to the filing of this statement I have received | \$ 0.00 |
| Balance Due | \$ Hourly rates: \$235 - \$280/hr - partners \$175/hr - associates |

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

Debtor Other (specify):

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] Representation of Debtor in Possession in chapter 11 proceeding.

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

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: _____

8-29-08



Daniel J. Skekloff 146/02
Skekloff, Adelsperger & Kleven, LLP
927 South Harrison Street
Fort Wayne, IN 46802
260/407-7000 Fax: 260/407-7137
www.sak-law.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

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

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

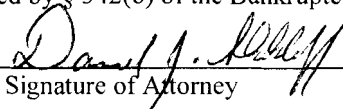
A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case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

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

Certificate of Attorney

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

Daniel J. Skekloff 146-02
Printed Name of Attorney
Address:
927 South Harrison Street
Fort Wayne, IN 46802
260/407-7000

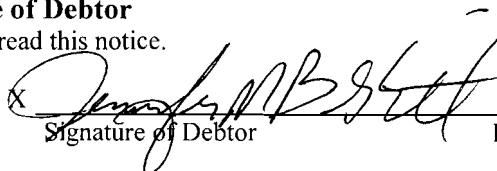
X  8-29-08
Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jennifer Mae Babbitt
Printed Name(s) of Debtor(s)

Case No. (if known) _____

X  8-29-08
Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

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

In re Jennifer Mae Babbitt
Debtor(s)

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 8-29-08

Jennifer M. Babbitt
Jennifer Mae Babbitt
Signature of Debtor

AMERICAN HONDA FINANCE
PO BOX 168088
IRVING, TX 75016

BANK OF AMERICA
4060 OGLETOWN/STAN
NEWARK, DE 19713

BANK OF AMERICA
ATTN: BANKRUPTCY DEPT NC4-105-03-14
PO BOX 26012
GREENSBORO, NC 27410

BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850

CHASE
BANK ONE CARD SERV
WESTERVILLE, OH 43081

CHASE
ATTN: BANKRUPTCY DEPT
PO BOX 100018
KENNESAW, GA 30156

CHASE
CARDMEMBER SERVICE
PO BOX 94014
PALATINE, IL 60094-4014

CHASE MANHATTAN MTG
ATTENTION: BANKRUPTCY
8333 RIDGEPOINT DR
IRVING, TX 75063

CITI
POB 6241
SIOUX FALLS, SD 57117

CITI CARDS
P.O. BOX 6000
THE LAKES, NV 89163-6000

CITIBANK
ATTENTION: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY, MO 64915

DSNB MACYS
ATTN: BANKRUPTCY
6356 CORLEY RD
NORCROSS, GA 30071

FIRST PREMIER BANK
601 S MINNESOTA AVE
SIOUX FALLS, SD 57104

FLAGSTAR BANK
ATTN: BANKRUPTCY DEPT MS-S144-3
5151 CORPORATE DR
TROY, MI 48098

FRANCIS BABBITT
4513 EVARD
FORT WAYNE, IN 46835

FURN/CBSD
PO BOX 6497
SIOUX FALLS, SD 57117

GE MONEY BANK (HH GREGG)
P.O. BOX 960861
ORLANDO, FL 32896

GEMB / HH GREGG
ATTENTION: BANKRUPTCY
PO BOX 103106
ROSWELL, GA 30076

GEMB/BANANA REP
PO BOX 103104
ROSWELL, GA 30076

GEMB/GAP
ATTENTION: BANKRUPTCY
PO BOX 103106
ROSWELL, GA 30076

GEMB/SAMS CLUB DC
ATTENTION: BANKRUPTCY
PO BOX 103106
ROSWELL, GA 30076

GM CARDMEMBER SERVICES
DEPT 9600
CAROL STREAM, IL 60128-9600

HSBC NV/GM CARD
ATTN: BANKRUPTCY
PO BOX 5213
CAROL STREAM, IL 60197

JC PENNEY
ATTENTION: BANKRUPTCY DEPARTMENT
PO BOX 103106
ROSWELL, GA 30076

KOHL'S
ATTN: RECOVERY
PO BOX 3120
MILWAUKEE, WI 53201

LANE BRYANT
450 WINKS LN
BENSALEM, PA 19020

LANE BRYANT
PO BOX 182125
COLUMBUS, OH 43218

LOWE'S
P.O. BOX 530914
ATLANTA, GA 30353

LOWES / MBGA
ATTENTION: BANKRUPTCY DEPARTMENT
PO BOX 103104
ROSWELL, GA 30076

MIDWEST AMERICA FED CU
1104 MEDICAL PARK DR
FORT WAYNE, IN 46825

NEWPORT NEWS
PO BOX 182124
COLUMBUS, OH 43218

PENTECH FINANCIAL SERVICES
910 EAST HAMILTON AVE., SUITE 400
CAMPBELL, CA 95008

PERSONAL FINANCE CO
5825 COVINGTON RD
FORT WAYNE, IN 46899

PROSPER MARKETPLACE
C/O AMSHER COLLECTION SERVICES
600 BEACON PARKWAY WEST, SUITE 300
BIRMINGHAM, AL 35209

PROSPER MARKETPLACE IN
111 SUTTER ST FL 22
SAN FRANCISCO, CA 94104

RNB-FIELDS3
ATTN.: BANKRUPTCY
6356 CORLEY RD
NORCROSS, GA 30071

RON BABBITT
4806 PARKERDALE DRIVE
FORT WAYNE, IN 46835

SAM'S CLUB
P.O. BOX 530942
ATLANTA, GA 30353

SAM'S CLUB DISCOVER
P.O. BOX 960013
ORLANDO, FL 32896-0013

SAMS CLUB
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THE LIMITED
PO BOX 182125
COLUMBUS, OH 43218

TREASURER OF ALLEN COUNTY
P.O. BOX 2540
FORT WAYNE, IN 46801

VICTORIA'S SECRET
PO BOX 182125
COLUMBUS, OH 43218

VON MAUR
ATTN: CREDIT DEPT
6565 BRADY
DAVENPORT, IA 52806

WATERFIELD FINANCIAL
7500 W. JEFFERSON
FORT WAYNE, IN 46804

WELLS FARGO
PO BOX 60510
LOS ANGELES, CA 90060

WELLS FARGO AUTO FINANCE
P.O. BOX 29704
PHOENIX, AZ 85038-9704

WELLS FARGO BANK
PO BOX 5445
PORTLAND, OR 97228

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P.O. BOX 4233
PORTLAND, OR 97208

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P.O. BOX 4232
PORTLAND, OR 97208

WELLS FARGO BANK NV NA
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO BUSINESS DIRECT
P.O. BOX 348750
SACRAMENTO, CA 95834

WELLS FARGO CARD SERVICES
P.O. BOX 10347
DES MOINES, IA 50306

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4143 121ST ST.
URBANDALE, IA 50323

WELTMAN, WEINBERG AND REIS CO., L.P.A.
323 W. LAKESIDE AVE. STE. 200
CLEVELAND, OH 44113-1099

WFFINANCIAL
1017 E COLISEUM BLVD
FORT WAYNE, IN 46805

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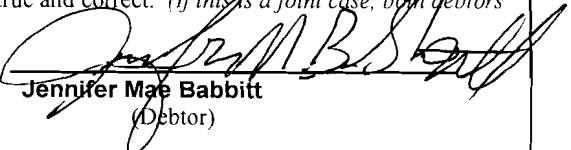
WFFINANCIAL
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FORT WAYNE, IN 46805

WFNNB/EXPRESS
PO BOX 182125
COLUMBUS, OH 43218

WFNNB/NEW YORK & COMPA

| | | |
|----|--|--------------------|
| 11 | Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. | \$ 6,500.00 |
|----|--|--------------------|

Part II. VERIFICATION

| | | |
|----|---|---|
| 12 | I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> | |
| | Date: <u>8-29-08</u> | Signature:  Jennifer Mae Babbitt (Debtor) |

In re Jennifer Mae Babbitt
Debtor(s)

Case Number: _____
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| Part I. CALCULATION OF CURRENT MONTHLY INCOME | | | | | | | | | | | | | | | | | | | | | |
|---|---|-----------------------------|-----------|---|---|-------------|-----------|----------------|----------------|----------------|----|----|---|----------------|----|----------------|-------------------------------------|-----------------------------|--|----------------|----|
| 1 | Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. | | | | | | | | | | | | | | | | | | | | |
| All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | | | | Column A Debtor's Income | Column B Spouse's Income | | | | | | | | | | | | | | | | |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | | | \$ 6,500.00 | \$ | | | | | | | | | | | | | | | | |
| 3 | Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table> | | | | | | Debtor | Spouse | a. | Gross receipts | \$ 0.00 | \$ | b. | Ordinary and necessary business expenses | \$ 0.00 | \$ | c. | Business income | Subtract Line b from Line a | | \$ 0.00 | \$ |
| | | Debtor | Spouse | | | | | | | | | | | | | | | | | | |
| a. | Gross receipts | \$ 0.00 | \$ | | | | | | | | | | | | | | | | | | |
| b. | Ordinary and necessary business expenses | \$ 0.00 | \$ | | | | | | | | | | | | | | | | | | |
| c. | Business income | Subtract Line b from Line a | | | | | | | | | | | | | | | | | | | |
| 4 | Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table> | | | | | | Debtor | Spouse | a. | Gross receipts | \$ 0.00 | \$ | b. | Ordinary and necessary operating expenses | \$ 0.00 | \$ | c. | Rent and other real property income | Subtract Line b from Line a | | \$ 0.00 | \$ |
| | | Debtor | Spouse | | | | | | | | | | | | | | | | | | |
| a. | Gross receipts | \$ 0.00 | \$ | | | | | | | | | | | | | | | | | | |
| b. | Ordinary and necessary operating expenses | \$ 0.00 | \$ | | | | | | | | | | | | | | | | | | |
| c. | Rent and other real property income | Subtract Line b from Line a | | | | | | | | | | | | | | | | | | | |
| 5 | Interest, dividends, and royalties. | | | \$ 0.00 | \$ | | | | | | | | | | | | | | | | |
| 6 | Pension and retirement income. | | | \$ 0.00 | \$ | | | | | | | | | | | | | | | | |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. | | | \$ 0.00 | \$ | | | | | | | | | | | | | | | | |
| 8 | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: right;">Debtor \$</td> <td style="width: 15%; text-align: right;">0.00</td> <td style="width: 35%; text-align: right;">Spouse \$</td> </tr> </tbody> </table> | | | | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ | 0.00 | Spouse \$ | \$ 0.00 | \$ | | | | | | | | | | | | |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ | 0.00 | Spouse \$ | | | | | | | | | | | | | | | | | | |
| 9 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | | | | | | | | | | | | | | | | | | |
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| | | Debtor | Spouse | | | | | | | | | | | | | | | | | | |
| a. | | \$ | \$ | | | | | | | | | | | | | | | | | | |
| b. | | \$ | \$ | | | | | | | | | | | | | | | | | | |
| 10 | Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s). | | | \$ 6,500.00 | \$ | | | | | | | | | | | | | | | | |