

**United States Bankruptcy Court
District of Massachusetts**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Decesare, William J.	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-5511	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): 218 Grapevine Road Wenham, MA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 01984	ZIP Code
County of Residence or of the Principal Place of Business: Essex	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):	

Type of Debtor (Form of Organization) (Check one box) <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.)	Nature of Business (Check one box) <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 type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <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 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <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.	Chapter 11 Debtors Check one box: <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. 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).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Decesare, William J.
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<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 <u>/s/ TIMOTHY M. MAUSER</u> <u>May 5, 2008</u> Signature of Attorney for Debtor(s) (Date) TIMOTHY M. MAUSER 542050</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Voluntary Petition

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

Name of Debtor(s):

Decesare, William J.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ William J. Decesare
Signature of Debtor **William J. Decesare**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 5, 2008
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ TIMOTHY M. MAUSER
Signature of Attorney for Debtor(s)

TIMOTHY M. MAUSER 542050
Printed Name of Attorney for Debtor(s)

Deutsch Williams Brooks DeRensis & Holland, P.C.
Firm Name

**One Design Center Place
Suite 600
Boston, MA 02210**

Address

Email: tmauser@dwboston.com

617-951-2300 Fax: 617-951-2323
Telephone Number

May 5, 2008
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
District of Massachusetts**

In re William J. Decesare

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>
ADVANTA BANK CORP. P. O. BOX 8088 PHILADELPHIA, PA 19101-8088	ADVANTA BANK CORP. P. O. BOX 8088 PHILADELPHIA, PA 19101-8088	CREDIT CARD PURCHASES		27,858.79
BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	CREDIT CARD PURCHASES		18,965.58
BANK OF AMERICA PO BOX 25118 Tampa, FL 33622	BANK OF AMERICA PO BOX 25118 Tampa, FL 33622	218 GRAPEVINE ROAD, WENHAM, MA 01984 1ST MTG 3870.71 2ND MTG 737.15		118,500.00 (595,000.00 secured) (549,585.00 senior lien)
BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	CREDIT CARD PURCHASES		51,667.67
BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	CREDIT CARD PURCHASES		13,075.00
BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	CREDIT CARD PURCHASES		10,000.00
BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	BANK OF AMERICA PO BOX 15026 Wilmington, DE 19850-5026	CREDIT CARD PURCHASES		9,700.00
CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130-0285	CAPITAL ONE PO BOX 30285 Salt Lake City, UT 84130-0285	CREDIT CARD PURCHASES		18,656.61
CHASE PO BOX 15298 Wilmington, DE 19850-5298	CHASE PO BOX 15298 Wilmington, DE 19850-5298	CREDIT CARD PURCHASES		13,811.00
CHASE PO BOX 15298 Wilmington, DE 19850	CHASE PO BOX 15298 Wilmington, DE 19850	CREDIT CARD PURCHASES / SUPERIOR COURT ACTION (SEE FORM 7)		36,000.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
DISCOVER MORE CARD PO BOX 30943 Salt Lake City, UT 84130	DISCOVER MORE CARD PO BOX 30943 Salt Lake City, UT 84130	CREDIT CARD PURCHASES		13,844.94
FIA CARD SERVICES, N.A. C/O MANN BRACKEN, LLC ONE PACES WEST, SUITE 1400 2727 PACES FERRY ROAD Atlanta, GA 30339	FIA CARD SERVICES, N.A. C/O MANN BRACKEN, LLC ONE PACES WEST, SUITE 1400 Atlanta, GA 30339	NATIONAL ARBITRATION FORUM (SEE FORM 7) NUMBER MX0801002039467		45,972.89
GE MONEY BANK ATTN: BANKRUPTCY DEPT. P.O. BOX 103106 Roswell, GA 30076	GE MONEY BANK ATTN: BANKRUPTCY DEPT. P.O. BOX 103106 Roswell, GA 30076	SLEEPYS CREDIT CARD PURCHASES		1,742.00
GE MONEY BANK ATTN: BANKRUPTCY DEPT. P.O. BOX 103106 Roswell, GA 30076	GE MONEY BANK ATTN: BANKRUPTCY DEPT. P.O. BOX 103106 Roswell, GA 30076	CARE CREDIT CARD PURCHASES		989.00
GREENPOINT MORTGAGE P. O. BOX 3459 New York, NY 10008-3459	GREENPOINT MORTGAGE P. O. BOX 3459 New York, NY 10008-3459	149 HIGH STREET, IPSWICH, MA 01938 1ST MORTGAGE 2413.14/MONTH 2ND MTG 293.92		40,657.00 (320,000.00 secured) (285,000.30 senior lien)
HOME DEPOT CREDIT SERVICES P.O. BOX 689100 Des Moines, IA 50368-9100	HOME DEPOT CREDIT SERVICES P.O. BOX 689100 Des Moines, IA 50368-9100	CREDIT CARD PURCHASES		7,171.14
LINDA SWANTON C/O GEORGE ATKINS, ESQ. 59 FEDERAL STREET Salem, MA 01970	LINDA SWANTON C/O GEORGE ATKINS, ESQ. 59 FEDERAL STREET Salem, MA 01970	111 SYLVAN STREET, DANVERS, MA 01923 1ST MTG 2202.91 2ND MTG 233.34		65,000.00 (317,000.00 secured) (290,887.00 senior lien)
NORTHLAND GROUP INC. P.O. BOX 390905 MAIL CODE CBK2 Minneapolis, MN 55439	NORTHLAND GROUP INC. P.O. BOX 390905 MAIL CODE CBK2 Minneapolis, MN 55439	CITIBANK COLLECTION ACCOUNT		7,171.14
TOWN OF NEWBURY OFFICE OF THE COLLECTOR OF TAXES 25 HIGH ROAD Newbury, MA 01951	TOWN OF NEWBURY OFFICE OF THE COLLECTOR OF TAXES 25 HIGH ROAD Newbury, MA 01951	REAL ESTATE TAXES OWED		1,947.99
UNIVERSAL FIDELITY LP ATTN: JOHN JACKSON P.O. BOX 941911 Houston, TX 77094-8911	UNIVERSAL FIDELITY LP ATTN: JOHN JACKSON P.O. BOX 941911 Houston, TX 77094-8911	GE MONEY BANK / PREFERRED HAIR COLLECTION ACCOUNT		989.15

In re **William J. Decesare**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **William J. Decesare**, 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 **May 5, 2008**

Signature **/s/ William J. Decesare**

William J. Decesare

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
DISTRICT OF MASSACHUSETTS

**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.

TIMOTHY M. MAUSER 542050
Printed Name of Attorney
Address:
One Design Center Place
Suite 600
Boston, MA 02210
617-951-2300

X **/s/ TIMOTHY M. MAUSER**
Signature of Attorney
May 5, 2008
Date

Certificate of Debtor

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

William J. Decesare
Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ William J. Decesare**
Signature of Debtor
May 5, 2008
Date

X _____
Signature of Joint Debtor (if any) Date

ADVANTA BANK CORP.
P. O. BOX 8088
PHILADELPHIA, PA 19101-8088

ARROW FINANCIAL SERVICES
5996 W TOUHY AVE
Niles, IL 60714

BANK OF AMERICA
PO BOX 15026
Wilmington, DE 19850-5026

CAPITAL ONE
PO BOX 30285
Salt Lake City, UT 84130-0285

CHASE
PO BOX 15298
Wilmington, DE 19850

COLLECTOR OF TAXES
TOWN OF ALFRED
16 SACO ROAD
Alfred, ME 04002

COUNTRYWIDE HOME LOANS
P. O. BOX 660694
DALLAS, TX 75266-0694

DISCOVER MORE CARD
PO BOX 30943
Salt Lake City, UT 84130

ELEANORE G HARGREAVES, ESQ.
ZWICKER & ASSOCIATES PC
80 MINUTEMAN ROAD
Andover, MA 01810

EMC
PO BOX 293150
Dallas, TX 75266-0753

FEDERATED FINANCIAL CORP. OF AMERICA
30955 NORTHWESTERN HIGHWAY
Farmington, MI 48334

FIA CARD SERVICES, N.A.
C/O MANN BRACKEN, LLC
ONE PACES WEST, SUITE 1400
2727 PACES FERRY ROAD
Atlanta, GA 30339

GE MONEY BANK
ATTN: BANKRUPTCY DEPT.
P.O. BOX 103106
Roswell, GA 30076

GREENPOINT MORTGAGE
P. O. BOX 3459
NEW YORK, NY 10008-3459

HARMON LAW OFFICES, P.C.
P.O. BOX 610389
Newton Highlands, MA 02461-0389

HBCS
701 EDGEWATER DRIVE
SUITE 250
Wakefield, MA 01880

HOME DEPOT CREDIT SERVICES
P.O. BOX 689100
Des Moines, IA 50368-9100

INDYMAC
PO BOX 3038
Evansville, IN 47730

INTEGRATED PORTFOLIO MANAGEMENT, INC.
800 SPRINGER DRIVE
Lombard, IL 60148-6413

LAURI VESOWATE
35 WEST SHORE DR.
Merrimac, MA 01860

LINDA SWANTON
C/O GEORGE ATKINS, ESQ.
59 FEDERAL STREET
Salem, MA 01970

MACY'S
PO BOX 8066
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