

**United States Bankruptcy Court
Eastern District of Michigan**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Mattera, Michele Peter	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): AKA Mike P Mattera; AKA Mike Mattera; AKA Michele P Mattera; AKA Michele Mattera	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-1259	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): 3718 25 Mile Road Shelby Township, MI	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 48316-1045	ZIP Code
County of Residence or of the Principal Place of Business: Macomb	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 <hr/> 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 checked="" 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 *** A. RITA KOSTOPOULOS P63178 *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Mattera, Michele Peter
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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/ A. RITA KOSTOPOULOS</u> March 27, 2009 Signature of Attorney for Debtor(s) (Date) A. RITA KOSTOPOULOS P63178</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):
Mattera, Michele Peter

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/ Michele Peter Mattera
Signature of Debtor **Michele Peter Mattera**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 27, 2009
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ A. RITA KOSTOPOULOS
Signature of Attorney for Debtor(s)

A. RITA KOSTOPOULOS P63178
Printed Name of Attorney for Debtor(s)

KOSTOPOULOS & ASSOCIATES PLLC
Firm Name

d/b/a The Fresh Start Center Law Firm
30800 Van Dyke Suite 204
Warren, MI 48093

Address

lawfirmoffices@yahoo.com www.go4bankruptcy.com
586-574-0916 Fax: 586-574-2157

Telephone Number

March 27, 2009
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____
Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Mattera, Michele -

ALLIED WASTE SERVICES
1633 HIGHWOOD WEST
PONTIAC, MI 48340

AMERICAN EXPRESS
PO BOX 981535
EL PASO, TX 79998-1535

AMERIGAS
PO BOX 371473
PITTSBURGH, PA 15250

ANTRIM COUNTY TREASURER
P.O. BOX 376
203 E. CAYUGA
BELLAIRE, MI 49615

BANK OF AMERICA
4060 OGLETOWN STAN
MAIL CODE DE5-019-03-07
NEWARK, DE 19713

BARCLAYS BANK DELAWARE
CARD SERVICES
PO BOX 13337
PHILADELPHIA, PA 19101-3337

CATHERINE MATTERA
19845 PARKSIDE
ST. CLAIR SHORES, MI 48080

CATHY HUNT (NOTICE)
56794 HUNTLEY WEST
SHELBY TWP, MI 48316

CHASE
BANK USA, NA
800 BROOKSEDGE BLVD
WESTERVILLE, OH 43081-2822

CHESTERFIELD POLICE DEPARTMENT
46525 CONTINENTAL DR
CHESTERFIELD, MI 48047

Mattera, Michele -

CHESTERFIELD TOWNSHIP
47275 SUGARBUSH ROAD
CHESTERFIELD, MI 48047

CHRYSLER FINANCIAL
PO BOX 9223
FARMINGTON, MI 48333

CITI BANK
P. O. BOX 6000
THE LAKES, NV 89163

CITIZENS STATE BANK
51066 WASHINGTON ST.
NEW BALTIMORE, MI 48047

COMCAST
30736 HOOVER ROAD
WARREN, MI 48093

CONSUMERS ENERGY
P.O. BOX 369
ROYAL OAK, MI 48068

COUNTRYWIDE HOME LOANS
450 AMERICAN ST
SIMI VALLEY, CA 93085-6285

DISCOVER
FINANCIAL SERVICES LLC
P.O. BOX 15316
WILMINGTON, DE 19850-5316

DISH NETWORK
P.O. BOX 9033
LITTLETON, CO 80160

DTE ENERGY
3200 HOBSON ST
LOWER LEVEL
DETROIT, MI 48201

EAGLE POINTE
17921 MAYLN RD
FRASER, MI 48026

Mattera, Michele -

EAGLE POINTE DEVELOPMENT
17921 MAYLN RD
FRASER, MI 48026

EVANS & LUPTAK PLC
7457 FRANKLIN RD, STE 250
BLOOMFIELD HILLS, MI 48301-3612

FIFTH THIRD BANK (NOTICE ONLY)
MADISONVILLE OPERATIONS CENTER
MD 1MOC2N
CINCINNATI, OH 45263

FIRST NATIONAL BANK
500 E 60TH ST N
SIOUX FALLS, SD 57104

FIRST PREMIER BANK
3820 N LOUISE AVE
SIOUX FALLS, SD 57107-0145

FOSTER SWIFT COLLINS & SMITH PC
313 S. WASHINGTON SQUARE
LANSING, MI 48933

FRIEND OF THE COURT
MACOMB COUNTY
(MICHIGAN SDU)
P.O. BOX 30351
LANSING, MI 48909-7851

GERALD VAN WYKE PC
5440 CORPORATE DRIVE STE 250
TROY, MI 48098-2648

GREAK LAKES ENERGY
2183 N. WATER RD
HART, MI 49420

HUNTINGTON BANK
BANKRUPTCY DEP'T
PO BOX 89424
CLEVELAND, OH 44101

Mattera, Michele -

JEL COUNTERTOPS
43642 UTICA
STERLING HEIGHTS, MI 48314

KEYBANK USA NA
PO BOX 94968
CLEVELAND, OH 44101

LYNCH GALLAGHER LYNCH MARTINEAU & HACKETT
555 N. MAIN ST
MT. PLEASANT, MI 48858

MACOMB COMMUNITY BANK
16000 HALL ROAD
SUITE 102
CLINTON TOWNSHIP, MI 48038

MACOMB COUNTY TREASURER
1 SOUTH MAIN STREET, 2ND FLOOR
ADMINISTRATION BUILDING
MT. CLEMENS, MI 48043

MADDIN HAUSER WARTELL ROTH & HELLER PC
28400 NORTHWESTERN HIGHWAY, 3RD FL
SOUTHFIELD, MI 48304-1839

MARY-JANE MATTERA
3718 25 MILE ROAD
SHELBY TWP, MI 48316

MAY SIMPSON & STROTE (NOTICE)
100 W. LONG LAKE ROAD, ST 200
PO BOX 1134
BLOOMFIELD HILLS, MI 48303-1134

MAY SIMPSON & STROTE (NOTICE)
100 W. LONG LAKE ROAD, ST 200
PO BOX 1134
(ATTY FOR STOCK)
BLOOMFIELD HILLS, MI 48303-1134

MEADOWDALE CONDOMINIUM ASSN.
C/O WEGNER & ASSOC. PC
23201 JEFFERSON AVE.
ST. CLAIR SHORES, MI 48080

Mattera, Michele -

MICHAEL A LOCKMAN, ESQ.
HOMEOWNER CONST. LIEN RECOVERY FUND
3030 W. GRAND BLVD
STE 10-200
DETROIT, MI 48202

MICHAEL G. FREZZA, ESQ.
HOMEOWNER CONSTR. LIEN RECOVERY FUND
3030 W. GRAND BLVD, STE 10-200
DETROIT, MI 48202

MICHIGAN HERITAGE BANK
28300 ORCHARD LAKE ROAD
STE 200
FARMINGTON, MI 48334

MOLIICONE NICOLETTI LLC
17921 MALYN BLVD
FRASER, MI 48026

NATIONAL CITY MORTGAGE CO.
P.O. BOX 1820
DAYTON, OH 45401-1820

NIAGARA HOLDING LLC
(PURCHASED CLAIM OF FIFTH THIRD BANK)
1221 MERIT DRIVE
STE 760
DALLAS, TX 75251

NORTON & NORTON
199 PIERCE STE 202
BIRMINGHAM, MI 48009

O'REILLY RANCILIO
12900 HALL ROAD
SUITE 350
STERLING HTS, MI 48313-1151

O'REILLY RANCILIO PC
12900 HALL ROAD
SUITE 350
STERLING HTS, MI 48313-1151

Mattera, Michele -

ORLANS ASSOCIATES PC
P.O BOX 5041
TROY, MI 48007-5041

PETER MATTERA
17003 FOREST
EASTPOINTE, MI 48021

PLUNKETT COONEY
38505 WOODWARD STE 2000
ATTN MICHAEL J. HAGERTY, ESQ.
BLOOMFIELD HILLS, MI 48304

ROBERT N. SWARTZ, ESQ.
HOMEOWNER CONSTRUCTION LIEN RECOVERYFUND
100 MCKAY TOWER
146 MONROE CENTER NW
GRAND RAPIDS, MI 49503

SANILAC COUNTY TREASURER
60 W. SANILAC AVE.
SANDUSKY, MI 48471

SCHMIDT ISGRIGG ANDERSON & MILLER
2745 PONTIAC LAKE RD
WATERFORD, MI 48328

SEIBERT & DLOSKI (NOTICE)
19500 HALL RD
ATTN COLLEEN O'CONNOR
CLINTON TWP, MI 48038

SEMCO ENERGY GAS COMPANY
P.O. BOX 79001
DETROIT, MI 48279

SHELBY TOWNSHIP
DEPT. OF PUBLIC WORKS
6333 23 MILE ROAD
SHELBY TOWNSHIP, MI 48316

SIMASKO SIMASKO SIMASKO PC
319 NORTH GRATIOT AVENUE
MT CLEMENS, MI 48043

Mattera, Michele -

SOTIROFF & ABRAMCZYK PC
30400 TELEGRAPH RD
STE 444
BINGHAM FARMS, MI 48025

SPIRIT AIRLINES CARD SERVICES
P.O. BOX 13337
PHILADELPHIA, PA 19101-3337

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
P.O. BOX 30140
LANSING, MI 48909-7640

STOCK BUILDING SUPPLY
46401 ERB DR
MACOMB, MI 48042

STOCK BUILDING SUPPLY LLC
46401 ERB DR
MACOMB, MI 48042

TCF BANK
PO BOX 1485
MINNEAPOLIS, MN 55480-1485

THOMAS M. WRIGHT, ESQ. (NOTICE)
301 N. MAIN ST
STE 250
ANN ARBOR, MI 48104

TWOHEY MAGGINI PC
135 W. CENTER ST
PO BOX 728
ALMA, MI 48801

ULTRA FLOORS
40210 HAYES RD
CLINTON TWP, MI 48038

UNVL/CITI
PO BOX 6241
SIOUX FALLS, SD 57117

Mattera, Michele -

US BANK
CARDMEMBER SERVICE INQUIRIES
PO BOX 6352
FARGO, ND 58125-0408

VERIZON WIRELESS
1515 WOODFIELD ROAD
SUITE 140
SCHAUMBURG, IL 60173

VILLAGE BUILDING CO SOUTH INC.
17921 MAYLN RD
FRASER, MI 48026

VILLAGE BUILDING CO.
17921 MAYLN RD
FRASER, MI 48026

VILLAGE BUILDING CO. CENTRAL INC.
17921 MAYLN RD
FRASER, MI 48026

VILLAGE BUILDING CO. EAST
17921 MAYLN RD
FRASER, MI 48026

VILLAGE BUILDING CO. WEST INC.
17921 MAYLN RD
FRASER, MI 48026

WARREN BANK
30068 SCHOENHERR ROAD
WARREN, MI 48088

WASHINGTON MUTUAL (MORTGAGE)
P.O. BOX 100577
FLORENCE, SC 29503

WELLS FARGO HOME MORTGAGE
8480 STAGECOACH CIR
FREDERICK, MD 21701-4747