United States Bankruptcy Court Eastern District of Michigan  Name of Debor (il individual, euer Last, First, Middle):  Name of Debor (il individual, euer Last, First, Middle):  Name of Debor (il individual, euer Last, First, Middle):  All Other Names used by the Debot in the last 8 years (include married, maides, and trade names):  DBA 71-Courty Towing; DBA Tri-Courty Auto Parts and Balvage  Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. Or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. Or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. Sec. Or Individual-Taxpayer LD. (ITIN) No./Complete EIN Last four digits of Soc. Sec. Sec. Sec. Sec. Sec. Sec. Sec. Se	B1 (Official Form 1)(4/10)									
Karolski, Gary									Voluntary	Petition
Country of Residence or of the Principal Place of Business:					Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (TIIN) No.Complete EIN  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (TIIN) No.Complete EIN  Street Address of Debtor (No. and Street, City, and State):  20250 33 Mile Rd  Armada, MI  ZIP Code  Armada, MI  ZIP Code  Armada, MI  ZIP Code  County of Residence or of the Principal Place of Business:  Making Address of Debtor (If different from street address):  Lecation of Principal Assets of Business Debtor (If the Organization) (Check one box)  Individual (includes Joint Debtor)  See Eability D on page 2 of this form  Corporation (includes LLC and LLP)  Patterential  Other (If debtor is not one of the above caution check this better and training from the caution of Principal Main Proceeding  Commodity Broker  Commodity Broker  Chapter of Rankruptcy Code Under Which the Pettinis is Filed (Check one box)  Individual (includes Joint Debtor)  See Eability D on page 2 of this form  Corporation (includes LLC and LLP)  Patterential  Other (If debtor is not one of the above caution check this better and training from the caution of Recognition of a Principal Nature of Debtor  Commodity Broker  Commodity			/ears							
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Street Address of Debtor (No. and Street, City, and State):  20263 33 Mile Rd  Armada, Mil  ZIP Code  48005  County of Residence or of the Principal Place of Business:  Macomb  Mailing Address of Debtor (if different from street address):  Mailing Address of Debtor (if different from street address):  Mailing Address of Debtor (if different from street address):  Mailing Address of Debtor (if different from street address):  Mailing Address of Debtor (if different from street address):  Mailing Address of Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if different from street address):  Mailing Address of Joint Debtor (if differ	(if more than one, state all)	-Taxpaye	er I.D. (ITIN) No./	Complete El	Last for	our digits o than one, state	f Soc. Sec. or	r Individual-T	Caxpayer I.D. (ITIN) N	Io./Complete EIN
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County of Residence or of the Principal Place of Business:    Macomb			Г							ZIP Code
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Location of Principal Assets of Business Debtor (if different from street address above):    Type of Debtor	Mailing Address of Debtor (if different fro	om street	address):		Mailir	ng Address	of Joint Debt	tor (if differer	nt from street address)	:
Detroit, MI 48212			_	ZIP Code						ZIP Code
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Check one box     Health Care Business   Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)   Railroad   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Railroad   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of a Foreign Main Proceeding   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 12   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 12   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 15 Petition for Recognition of A Foreign Main Proceeding   Chapter 16 Petition for Recognition of A Foreign Main Proceeding   Chapter 12   Chapter 12   Chapter 12   Chapter 13   Tax-Exempt Entity   Check one box:   Tax-Exempt Entity   Check one box:   Debtor same defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family cosmered debts   Check one box:   Debtor is a small business debtor as defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family cosmered by a personal family cosmered by a personal family cosmered by "incurred by an individual primarily for a personal, family cosmered by a personal family cosmered by "incurred by an individual primarily for a personal, family cosmered by "incurred by an individual primarily for a personal, family cosmered by a feet of the United States   Check one										ch
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Chapter 13   Slockstoßer   Clearing Bank   Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<u> </u>		Railroad	101 (31 <b>b</b> )		1 —			· ·	Č .
Clearing Bank Other   Check this box and state type of entity below.)   Clearing Bank Other   Tax-Exempt Entity (Check box, if applicable)   Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."   Debts are primarily business debts.   Debts are primarily or a personal, family, or household purpose."   Check one box   Chapter 11 Debtors   Debts are primarily or a personal, family, or household purpose."   Check one box   Chapter 11 Debtors   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. §	-			oker				_	1	C
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Check box. if applicable)				mnt Entity						
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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.	☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  ☐ A plan is being filed with this petition.  ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors,					reditors,				
there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors	■ Debtor estimates that funds will be available.	ailable fo	or distribution to u	nsecured cre	ditors.	-	r.net ***	THIS	SPACE IS FOR COURT	USE ONLY
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B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Karolski, Gary (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Martin L. Fried December 9, 2010 Signature of Attorney for Debtor(s) (Date) Martin L. Fried P-13712 marty@bk-lawyer.net 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)). Filed 12/09/10 Entered 12/09/10 10:30:11

B1 (Official Form 1)(4/10) Page 3 Name of Debtor(s): Voluntary Petition Karolski, Gary (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [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). ☐ 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 I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Gary Karolski Signature of Foreign Representative Signature of Debtor Garv Karolski Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer December 9, 2010 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 Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* 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 X /s/ Martin L. Fried chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) 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. Martin L. Fried P-13712 marty@bk-lawyer.net Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Goldstein Bershad & Fried PC Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 4000 Town Center Suite 1200 Social-Security number (If the bankrutpcy petition preparer is not Southfield, MI 48075 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) 248-355-5300 Fax: 248-355-4644 Telephone Number December 9, 2010 Address 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. Date Signature of Debtor (Corporation/Partnership) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 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 Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

10-76807-pis Doc 1 Filad 12/00/1

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.

If more than one person prepared this document, attach additional sheets

Entered 12/09/10 10:30:11 Page 3 of 8

conforming to the appropriate official form for each person.

## Form B1, Exhibit C (9/01)

### United States Bankruptcy Court Eastern District of Michigan

In re	Gary Karolski		Case No.	
		Debtor(s)	Chapter	11

### **Exhibit "C" to Voluntary Petition**

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

13400 Girardin St Detroit, MI 48212

and

5641 E. 7 Mile Rd Detroit, MI 48234

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

Debtor believes there are environmental contamination concerns

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WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 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 <u>before</u> 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

#### 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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

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

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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

In re Gary Karolski		Case No.	
	Debtor(s)	Chapter	11
- `	OF THE BANKRU -Attorney] Bankruptcy rer signing the debtor's peti	PTCY CODE  Petition Preparer	` '
Printed name and title, if any, of Bankruptcy Petition Preparer Address:		petition prepare the Social Secur principal, respon	number (If the bankruptcy r is not an individual, state rity number of the officer, nsible person, or partner of petition preparer.) (Required 110.)
X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
I (We), the debtor(s), affirm that I (we) have reCode.	ertification of Debtor ceived and read the attache	ed notice, as required b	by § 342(b) of the Bankruptcy
Gary Karolski	X /s/ Gary Ka	ırolski	December 9, 2010
Printed Name(s) of Debtor(s)	Signature of	of Debtor	Date
Case No. (if known)	X		
		of Joint Debtor (if any)	) Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Bank of America PO Box 5170 Simi Valley, CA 93062

Chase P. O. Box 15298 Wilmington, DE 19850-5298

City of Detroit Finance Department Treasury Division Coleman A. Young Municipal Center 2 Woodward Ave; Room 120 Detroit, MI 48226

Internal Revenue Service SBSE/Insolvency Unit P.O. Box 330500, Stop 15 Detroit, MI 48232

MESA (MESC) Unemployment Insurance Agency 3024 W. Grand Blvd, 11th Floor Detroit, MI 48202

Michigan Department of Treasury Collection/Bankruptcy Unit P O Box 30168 Lansing, MI 48909

Sunoco, Inc 1735 Market St Ste LL Philadelphia, PA 19103-7583

U.S. Attorney 211 West Fort St. #2300 Detroit, MI 48226-3211

Wayne County Treasurer 400 Monroe St. 5th Floor Detroit, MI 48226

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

In re	Gary Karolski		Case No.	
		Debtor(s)	Chapter	11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Bank of America PO Box 5170 Simi Valley, CA 93062	Bank of America PO Box 5170 Simi Valley, CA 93062	20250 33 Mile Rd Armada, MI 48005		205,000.00 (150,000.00 secured)
Chase P. O. Box 15298 Wilmington, DE 19850-5298	Chase P. O. Box 15298 Wilmington, DE 19850-5298			6,000.00
Sunoco, Inc 1735 Market St Ste LL Philadelphia, PA 19103-7583	Sunoco, Inc 1735 Market St Ste LL Philadelphia, PA 19103-7583			4,000.00
Bank of America PO Box 5170 Simi Valley, CA 93062	Bank of America PO Box 5170 Simi Valley, CA 93062			1,000.00
City of Detroit Finance Department Treasury Division Coleman A. Young Municipal Center 2 Woodward Ave; Room 120 Detroit, MI 48226	City of Detroit Finance Department Treasury Division Coleman A. Young Municipal Center Detroit, MI 48226	All asset tax lien Business debt		25,000.00 (Unknown secured)
City of Detroit Finance Department Treasury Division Coleman A. Young Municipal Center 2 Woodward Ave; Room 120 Detroit, MI 48226	City of Detroit Finance Department Treasury Division Coleman A. Young Municipal Center Detroit, MI 48226	13400 Girardin St Detroit, MI 48212		30,000.00 (Unknown secured)
Internal Revenue Service SBSE/Insolvency Unit P.O. Box 330500, Stop 15 Detroit, MI 48232	Internal Revenue Service SBSE/Insolvency Unit P.O. Box 330500, Stop 15 Detroit, MI 48232	All asset tax lien Business debt		852,000.00 (Unknown secured)
MESA (MESC) Unemployment Insurance Agency 3024 W. Grand Blvd, 11th Floor Detroit, MI 48202	MESA (MESC) Unemployment Insurance Agency 3024 W. Grand Blvd, 11th Floor Detroit, MI 48202	All asset MESC lien Business debt		21,000.00 (Unknown secured)

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In re	Gary Karolski	Case No.	
	Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Michigan Department of Treasury Collection/Bankruptcy Unit P O Box 30168 Lansing, MI 48909	Michigan Department of Treasury Collection/Bankruptcy Unit P O Box 30168 Lansing, MI 48909	All asset tax lien Business debt		75,000.00 (Unknown secured)
Wayne County Treasurer 400 Monroe St. 5th Floor Detroit, MI 48226	Wayne County Treasurer 400 Monroe St. 5th Floor Detroit, MI 48226	13400 Girardin Detroit, MI 48212		Unknown (Unknown secured)
	DECLADATION LINDED DE			

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

I, Gary Karolski, the debtor in this case,	declare under penalty of perjur	ry that I have read the for	egoing list and that
it is true and correct to the best of my information	n and belief.		

Date	December 9, 2010	Signature	/s/ Gary Karolski
			Gary Karolski
			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.

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