Case 12-35407 Doc 1 Filed 09/21/12 Entered 09/21/12 09:49:05 Desc Main

B1 (Official Form 1) (12/11)		ocument				2 03.43.0	5 De	
United Stat Distr	tes Ban		Court				Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Middle): Hofmann, Ronald J				Name of Joint Debtor (Spouse) (Last, First, Middle): Hofmann, Katherine K				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other I	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) /Complete EIN (if more than one, state all): 2944				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 0481				
Street Address of Debtor (No. & Street, City, State & Zip Code): 12979 - 300th Street Lindstrom MN			12979 -	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 12979 - 300th Street Lindotrom MN				
Lindstrom, MN ZIPCODE 55045			Lindstrom, MN					
County of Residence or of the Principal Place of Business: Chisago				County of Residence or of the Principal Place of Business: Chisago				
Mailing Address of Debtor (if different from street add	lress)		Mailing A	dress of	Joint De	ebtor (if differer	t from stree	et address):
	ZIPCODE						Z	IPCODE
Location of Principal Assets of Business Debtor (if dif	ferent from	street address	above):				I	
							Z	TIPCODE
Type of Debtor (Form of Organization)			f Business one box.)					Code Under Which Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	 Health Care Business Single Asset Real Estate as def U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker 			n 11	□ Chapter 7 □ Chapter 15 Petition for □ Chapter 9 Recognition of a Fore ☑ Chapter 11 Main Proceeding □ Chapter 12 □ Chapter 15 Petition for □ Chapter 13 Recognition of a Fore Nonmain Proceeding Nonmain Proceeding			gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign
check this box and state type of entity below.)	Cleari	ng Bank		Nature of Debts (Check one box.)				
Chapter 15 Debtor Country of debtor's center of main interests:				Debts are primarily consumer Debts are primaril				Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Title 2	(Check box, r is a tax-exen	mpt Entity if applicable.) npt organization ed States Code (t ode).				red by an y for a	business debts.
Filing Fee (Check one box)).		1	pter 11 Debtors	;	
 ✓ Full Filing Fee attached ✓ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee 				a small business debtor as defined in 11 U.S.C. § 101(51D). not a small business debtor as defined in 11 U.S.C. § 101(51D). ggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less				
except in installments. Rule 1006(b). See Official F	except in installments. Rule 1006(b). See Official Form 3A. than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).				years thereafter).			
only). Must attach signed application for the court's consideration. See Official Form 3B. A plan is			n is being filed works of the pla	pplicable boxes: being filed with this petition ces of the plan were solicited prepetition from one or more classes of creditors, in ce with 11 U.S.C. § 1126(b).				
 Statistical/Administrative Information ✓ Debtor estimates that funds will be available for di □ Debtor estimates that, after any exempt property is distribution to unsecured creditors. 				id, there v	vill be n	o funds availab	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	F	-	-	н		н		
Image: Weight of the second		」 ,001- 0,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	U Over 100,000	
Estimated Assets Image: Stress definition of the	0,001 to \$] 10,000,001	50,000,001 to	\$100,00		□ \$500,000,001	More than	1
\$50,000 \$100,000 \$500,000 \$1 million \$10 n	nillion to	\$50 million	\$100 million	to \$500	million	to \$1 billion	\$1 billion	1
Estimated Liabilities				,	500,000,001			

Case 12-35407 Doc 1 Filed 09/21/12 B1 (Official Form 1) (12/11) Document	Entered 09/21/12 09:4 Page 2 of 7	19:05 Desc Main Page 2
Voluntary Petition (<i>This page must be completed and filed in every case</i>)	Name of Debtor(s): Hofmann, Ronald J & Hofma	-
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: District Of Minnesota	Case Number: 02-42545	Date Filed: 08/01/02
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (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.)	chibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).	
	X /s/ William A. Vincent Signature of Attorney for Debtor(s)	9/21/12
 Yes, and Exhibit C is attached and made a part of this petition. No Exhii (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma 	ach spouse must complete and attac	ch a separate Exhibit D.)
If this is a joint petition:	ed a made a part of this petition.	
 Information Regardin (Check any ap Preceding the date of this petition or for a longer part of such 180 □ There is a bankruptcy case concerning debtor's affiliate, general p Debtor is a debtor in a foreign proceeding and has its principal place of or has no principal place of business or assets in the United States t in this District, or the interests of the parties will be served in reg 	pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in t ace of business or principal assets	his District. in the United States in this District, preeding [in a federal or state court]
in and District, of the interests of the platters will be served in reg.		rict.
Certification by a Debtor Who Reside	ard to the relief sought in this Dist	
	ard to the relief sought in this Dist es as a Tenant of Residential I licable boxes.)	Property
Certification by a Debtor Who Reside (Check all app	ard to the relief sought in this Dist es as a Tenant of Residential I licable boxes.) tor's residence. (If box checked, co	Property
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	ard to the relief sought in this Dist es as a Tenant of Residential I licable boxes.) tor's residence. (If box checked, co at obtained judgment) f landlord) e circumstances under which the de	Property omplete the following.)
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb (Name of landlord tha (Address o Debtor claims that under applicable nonbankruptcy law, there are	ard to the relief sought in this Dist es as a Tenant of Residential I licable boxes.) tor's residence. (If box checked, co at obtained judgment) f landlord) e circumstances under which the de session, after the judgment for pose	Property omplete the following.)

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Case 12-35407 Doc 1 Filed 09/21/12 B1 (Official Form 1) (12/11) Document	Entered 09/21/12 09:49:05 Desc Main Page 3 of 7 Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Hofmann, Ronald J & Hofmann, Katherine K			
Signa	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
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.	 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 /s/ Ronald J Hofmann	X Signature of Foreign Representative			
Signature of Debtor Ronald J Hofmann	Signature of Foreign Representative			
X /s/ Katherine K Hofmann	Printed Name of Foreign Representative			
Signature of Joint Debtor Katherine K Hofmann	Date			
Telephone Number (If not represented by attorney)	Date			
September 21, 2012				
Date				
Signature of Attorney*	Signature of Non-Attorney Petition PreparerI declare under penalty of perjury that: 1) I am a bankruptcy petition			
X /s/ William A. Vincent	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for			
Signature of Attorney for Debtor(s) William A. Vincent 020836X William A. Vincent, P.A. 17736 Excelsior Boulevard Minnetonka, MN 55345 (952) 401-8880 Fax: (952) 401-8889 wavpatax@aol.com	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			
September 21, 2012	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.)			
*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.	Address			
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.	X Signature			
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
X Signature of Authorized Individual	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:			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11</i>			
Title of Authorized Individual	A bankrupicy 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.			
Date				

Case 12-35407 Doc 1 B1D (Official Form 1, Exhibit D) (12/09)

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IN RE:

Case No.

Hofmann, Ronald J

Chapter 11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Debtor(s)

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.

 \checkmark 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*.

 \Box 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 14 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 seven 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. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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: /s/ Ronald J Hofmann

Date: September 21, 2012

Case 12-35407 Doc 1 B1D (Official Form 1, Exhibit D) (12/09)

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IN RE:

Case No. _____

Hofmann, Katherine K

Chapter 11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Debtor(s)

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.

 \checkmark 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*.

 \Box 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 14 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 seven 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. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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: /s/ Katherine K Hofmann

Date: September 21, 2012

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IN RE:

Case No. _____

Hofmann, Ronald J & Hofmann, Katherine K 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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Internal Revenue Service Wells Fargo Place 30 East 7th Street, STOP 5700 St. Paul, MN 55101		Trade debt	Unliquidated Disputed	180,000.00
Wells Fargo Bank PO Box 5296 Carol Stream, IL 60197-5296		Bank Ioan		298,000.00 Collateral: 162,800.00 Unsecured: 135,200.00
Minnesota Department Of Revenue Collection Division, Bankruptcy Section P.O. Box 64447-BKY St. Paul, MN 55164-0447		Bank Ioan	Unliquidated Disputed	100,000.00
Security State Bank of Marine 30626 Lincoln Road PO Box 684 Lindstrom, MN 55045		Bank loan		18,000.00 Collateral: 0.00 Unsecured: 18,000.00
Capital One PO Box 60599 City Of Industry, CA 91716-0599		Bank loan		6,200.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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: September 21, 2012	Signature /s/ Ronald J Hofmann of Debtor	Ronald J Hofmann
Date: September 21, 2012	Signature /s/ Katherine K Hofmann	
	of Joint Debtor	Katherine K Hofmann
	(if any)	

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Ally Payment Processing Center PO Box 78252 Phoenix, AZ 85062-8252

Capital One PO Box 60599 City Of Industry, CA 91716-0599

Central Bank 11151 Lake Blvd. Chisago City, MN 55013

Internal Revenue Service Wells Fargo Place 30 East 7th Street, STOP 5700 St. Paul, MN 55101

Joseph Dicker, Esq. Joseph W. Dicker, P.A. 1406 West Lake Street, Suite 206 Minneapolis, MN 55408

Minnesota Department Of Revenue Collection Division, Bankruptcy Section P.O. Box 64447-BKY St. Paul, MN 55164-0447

Security State Bank of Marine 30626 Lincoln Road PO Box 684 Lindstrom, MN 55045

Wells Fargo Bank PO Box 5296 Carol Stream, IL 60197-5296