

United States Bankruptcy Court
Eastern District of Missouri

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Mertins, Luis R.

Name of Joint Debtor (Spouse) (Last, First, Middle):
Mertins-Chiodini, Barbara A.

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):
DBA Excel Care Ob-Gyn, Inc.

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./Complete EIN or other Tax ID No. (if more than one, state all)
xxx-xx-4401

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)
xxx-xx-9674

Street Address of Debtor (No. & Street, City, and State):
2332 Greystone Drive
Festus, MO
ZIP Code: 63028

Street Address of Joint Debtor (No. & Street, City, and State):
2332 Greystone Drive
Festus, MO
ZIP Code: 63028

County of Residence or of the Principal Place of Business:
Jefferson

County of Residence or of the Principal Place of Business:
Jefferson

Mailing Address of Debtor (if different from street address):
ZIP Code

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization)
(Choose one box)
Individual (includes Joint Debtors)
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business
(Choose all applicable boxes.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Choose one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Choose one box)
Consumer/Non-Business
Business

Filing Fee (Choose one box)
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 except in installments. Rule 1006(b). See Official Form 3A.
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:
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

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.
*** Neil Weintraub Fed Bar #4671; State #31337 ***

THIS SPACE IS FOR COURT USE ONLY

Table with 10 columns: Estimated Number of Creditors. Rows for 1-49, 50-99, 100-199, 200-999, 1000-5000, 5001-10000, 10001-25000, 25001-50000, 50001-100000, OVER 100000.

Table with 9 columns: Estimated Assets. Rows for \$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, More than \$100 million.

Table with 9 columns: Estimated Debts. Rows for \$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, More than \$100 million.

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Mertins, Luis R. Mertins-Chiodini, Barbara A.
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

Location Where Filed: Eastern District of Missouri	Case Number: 05-61194	Date Filed: 10/16/05
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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> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<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.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p>X /s/ Neil Weintraub Fed Bar May 11, 2006 <small>Signature of Attorney for Debtor(s) Date</small> Neil Weintraub Fed Bar #4671; State #31337</p>
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<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	<p style="text-align: center;">Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</p> <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
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Information Regarding the Debtor (Check the Applicable Boxes)

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.

Statement 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.

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

Name of Debtor(s):
Mertins, Luis R.
Mertins-Chiodini, Barbara A.

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 §342(b) of the Bankruptcy Code.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Luis R. Mertins
Signature of Debtor **Luis R. Mertins**

X /s/ Barbara A. Mertins-Chiodini
Signature of Joint Debtor **Barbara A. Mertins-Chiodini**

Telephone Number (If not represented by attorney)

May 11, 2006
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 §1515 of title 11 are attached.
- Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

X /s/ Neil Weintraub Fed Bar
Signature of Attorney for Debtor(s)

Neil Weintraub Fed Bar #4671; State #31337
Printed Name of Attorney for Debtor(s)

Law Office of Neil Weintraub
Firm Name

1515 North Warson Road, Ste. 232
St. Louis, MO 63132

Address

Email: weintraubl@sbcbglobal.net
314-890-8800 Fax: 314-890-9416

Telephone Number

May 11, 2006
Date

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
Eastern District of Missouri**

In re Luis R. Mertins
Barbara A. Mertins-Chiodini
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, indicate that by stating "a minor child" and 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>
Eagle Bank and Trust 680 S. Mill St. Festus, MO 63028	Eagle Bank and Trust 680 S. Mill St. Festus, MO 63028	loan for medical practice		77,514.61
MBNA PO Box 15137 Wilmington, DE 19886	MBNA PO Box 15137 Wilmington, DE 19886	credit card		32,205.80
MBNA PO Box 15137 Wilmington, DE 19886	MBNA PO Box 15137 Wilmington, DE 19886	credit card		30,159.49
MBNA PO Box 15137 Wilmington, DE 19886	MBNA PO Box 15137 Wilmington, DE 19886	credit card		25,447.00
Edgar Mertins 2332 Graystone Drive Festus, MO 63028	Edgar Mertins 2332 Graystone Drive Festus, MO 63028	personal loan		22,895.43
Discover PO Box 15255 Wilmington, DE 19886	Discover PO Box 15255 Wilmington, DE 19886	credit card		15,320.70
Bank of America PO Box 650260 Dallas, TX 75265	Bank of America PO Box 650260 Dallas, TX 75265	credit card		11,641.40
Commerce Bank PO Box 411036 Kansas City, MO 64141	Commerce Bank PO Box 411036 Kansas City, MO 64141	credit card		11,230.28
American Express PO Box 36002 Ft. Lauderdale, FL 33336	American Express PO Box 36002 Ft. Lauderdale, FL 33336	credit card		10,604.27
Discover PO Box 7086 Dover, DE 19903	Discover PO Box 7086 Dover, DE 19903	credit card		10,254.14
American Express PO Box 650448 Dallas, TX 75265	American Express PO Box 650448 Dallas, TX 75265	credit card		8,963.16
Bank of America PO Box 650260 Dallas, TX 75265	Bank of America PO Box 650260 Dallas, TX 75265	credit card		8,261.00

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>
Eagle Bank and Trust 680 S. Mill St. Festus, MO 63028	Eagle Bank and Trust 680 S. Mill St. Festus, MO 63028	co-signer on debt incurred by Excel Care Ob Gyn, Inc. for purchase of ultrasound equipment		7,910.79
Chase PO Box 94014 Palatine, IL 60094	Chase PO Box 94014 Palatine, IL 60094	credit card		7,129.35
American Express PO Box 36002 Ft. Lauderdale, FL 33336	American Express PO Box 36002 Ft. Lauderdale, FL 33336	credit card		6,405.81
Capital One PO Box 790217 Saint Louis, MO 63179	Capital One PO Box 790217 Saint Louis, MO 63179	credit card		5,022.90
Ford Credit P.O Box 152271 Irving, TX 75015	Ford Credit P.O Box 152271 Irving, TX 75015	2004 Mercury Monterey - 49,000 miles		20,663.95 (16,000.00 secured)
Best Buy Po Box 5238 Carol Stream, IL 60197	Best Buy Po Box 5238 Carol Stream, IL 60197	credit card		1,866.77
MBNA PO Box 15102 Wilmington, DE 19886	MBNA PO Box 15102 Wilmington, DE 19886	credit card		998.74
Famous Barr PO Box 94517 Cleveland, OH 44101-4517	Famous Barr PO Box 94517 Cleveland, OH 44101-4517	credit card		921.32

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

I, the _____ of the corporation named as 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 11, 2006

Signature /s/ Luis R. Mertins
Luis R. Mertins
Debtor

Date May 11, 2006

Signature /s/ Barbara A. Mertins-Chiodini
Barbara A. Mertins-Chiodini
Joint 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
Eastern District of Missouri**

In re **Luis R. Mertins**
Barbara A. Mertins-Chiodini

Debtor(s)

Case No. _____
Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of 2 page(s) and is true, correct and complete.

/s/ Luis R. Mertins

Luis R. Mertins

Debtor

/s/ Barbara A. Mertins-Chiodini

Barbara A. Mertins-Chiodini

Joint Debtor

Dated: May 11, 2006

American Express
PO Box 650448
Dallas, TX 75265

American Express
PO Box 36002
Ft. Lauderdale, FL 33336

Bank of America
PO Box 650260
Dallas, TX 75265

Best Buy
Po Box 5238
Carol Stream, IL 60197

Capital One
PO Box 790217
Saint Louis, MO 63179

Chase
PO Box 94014
Palatine, IL 60094

Commerce Bank
PO Box 411036
Kansas City, MO 64141

Dillard's
PO Box 4599
Carol Stream, IL 60197

Discover
PO Box 15255
Wilmington, DE 19886

Discover
PO Box 7086
Dover, DE 19903

Eagle Bank and Trust
680 S. Mill St.
Festus, MO 63028

Edgar Mertins
2332 Graystone Drive
Festus, MO 63028

Excell Care OB-GYN, Inc.
1439 US Highway 61
Ste. A
Crystal City, MO 63019

Famous Barr
PO Box 94517
Cleveland, OH 44101-4517

Ford Credit
P.O Box 152271
Irving, TX 75015

Internal Revenue Service
Insolvency PO Box 66778
STOP 5334STL
Saint Louis, MO 63166

Litton Loan
PO Box 4387
Houston, TX 77081

MBNA
PO Box 15137
Wilmington, DE 19886

MBNA
PO Box 15102
Wilmington, DE 19886

Trugreen Chemlawn
PO Box 630
Fenton, MO 63026