

United States Bankruptcy Court
Eastern District of Missouri

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Paglusch, David A
Name of Joint Debtor (Spouse) (Last, First, Middle): Paglusch, Diane M
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):
All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-1782 xxx-xx-6064
Street Address of Debtor (No. & Street, City, and State): 95 Coteau Lane Florissant, MO ZIP Code 63033
Street Address of Joint Debtor (No. & Street, City, and State): 95 Coteau Lane Florissant, MO ZIP Code 63033
County of Residence or of the Principal Place of Business: Saint Louis
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box)
Nature of Business (Check all applicable boxes.)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)

Filing Fee (Check one box)
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.
THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors
Estimated Assets
Estimated Debts

Voluntary Petition

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

Name of Debtor(s):

**Paglusch, David A
Paglusch, Diane M**

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/ David A Paglusch
Signature of Debtor **David A Paglusch**

X /s/ Diane M Paglusch
Signature of Joint Debtor **Diane M Paglusch**

Telephone Number (If not represented by attorney)
September 13, 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/ Spencer P. Desai
Signature of Attorney for Debtor(s)

Spencer P. Desai 39877
Printed Name of Attorney for Debtor(s)

Capes Sokol Goodman Sarachan PC
Firm Name

7701 Forsyth Boulevard
Fourth Floor
Saint Louis, MO 63105
Address

(314) 721-7701 Fax: (314) 721-0554
Telephone Number

September 13, 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 **David A Paglusch
Diane M Paglusch**

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>
Paco Buliding Supply 10449 St. Charles Rock Road Saint Ann, MO 63074	Paco Buliding Supply 10449 St. Charles Rock Road Saint Ann, MO 63074	Guaranty of debt of Professional Exteriors		143,593.87
Alside Supply Center 13880 Parks Steed Drive Earth City, MO 63045	Alside Supply Center 13880 Parks Steed Drive Earth City, MO 63045	Guaranty of debt of Professional Exteriors		77,421.57
Internal Revenue Service ACs Support - STOP 813G P.O. Box 145566 Cincinnati, OH 45250	Internal Revenue Service ACs Support - STOP 813G P.O. Box 145566 Cincinnati, OH 45250	941 Taxes		22,610.33
ABC Supply Co 1538 Industrial Drive Herculaneum, MO 63048	ABC Supply Co 1538 Industrial Drive Herculaneum, MO 63048	Guaranty of debt of Professional Exteriors		20,060.83
SBC Smart Yellow Pages P.O. Box 630052 Dallas, TX 75263	SBC Smart Yellow Pages P.O. Box 630052 Dallas, TX 75263	Guaranty of debt of Professional Exteriors		16,517.22
Columbia Glass & Window P.O. Box 507 Iola, KS 66749	Columbia Glass & Window P.O. Box 507 Iola, KS 66749	Guaranty of debt of Professional Exteriors		7,545.23
Cardinal 3634 Pennridge Drive Bridgeton, MO 63044	Cardinal 3634 Pennridge Drive Bridgeton, MO 63044	Guaranty of debt of Professional Exteriors		6,911.42
Fifth Third Bank 925 Freeman Avenue Cincinnati, OH 45203	Fifth Third Bank 925 Freeman Avenue Cincinnati, OH 45203	2002 Chrysler Town & Country Minivan LXI; VIN #2C8GP54L62R787 278; 60,000 miles		15,425.39 (9,275.00 secured)
Washington Mutual Processing Services P.O. Box 660548 Dallas, TX 75266	Washington Mutual Processing Services P.O. Box 660548 Dallas, TX 75266	Credit card purchases		4,232.66
Target National Bank P.O. Box 59317 Minneapolis, MN 55459	Target National Bank P.O. Box 59317 Minneapolis, MN 55459	Credit card purchases		3,766.53

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>
Citi Financial Auto P.O. Box 1437 Minneapolis, MN 55440	Citi Financial Auto P.O. Box 1437 Minneapolis, MN 55440	2001 Nissan Sentra SE; VIN #3N1BB51D81L114238; 111,000 miles		6,431.31 (3,600.00 secured)
Christian Hospital 11133 Dunn Road P.O. Box 502705 Saint Louis, MO 63136	Christian Hospital 11133 Dunn Road P.O. Box 502705 Saint Louis, MO 63136	Account Nos. C0607500772 - \$66.56 C0607200642 - \$233.00 C0607501089 - \$334.80 C0607601035 - \$75.00 C0510801344 - \$1,645.20		2,354.56
Citibank Citicorp Credit Services, Inc. P.O. Box 3136 Milwaukee, WI 53201	Citibank Citicorp Credit Services, Inc. P.O. Box 3136 Milwaukee, WI 53201	Credit card purchases		1,664.48
Lowe's Commercial Credit P.O. Box 4596 Carol Stream, IL 60197	Lowe's Commercial Credit P.O. Box 4596 Carol Stream, IL 60197	Guaranty of debt of Professional Exteriors		1,640.59
Amoco/BP Processing Center Des Moines, IA 50360	Amoco/BP Processing Center Des Moines, IA 50360	Trade debt		1,599.84
Yellow Book West P.O. Box 14482 Des Moines, IA 50306	Yellow Book West P.O. Box 14482 Des Moines, IA 50306	Guaranty of debt of Professional Exteriors		1,496.57
Verizon Director P.O. Box 619009 Dallas, TX 75261	Verizon Director P.O. Box 619009 Dallas, TX 75261	Guaranty of debt of Professional Exteriors		1,454.40
Quick Trip P.O. Box 6293 Carol Stream, IL 60197	Quick Trip P.O. Box 6293 Carol Stream, IL 60197	Guaranty of debt of Professional Exteriors		1,176.80
Nextel Communications P.O. Box 4181 Carol Stream, IL 60197	Nextel Communications P.O. Box 4181 Carol Stream, IL 60197	Guaranty of debt of Professional Exteriors		1,144.15
Exxon Mobil P.O. Box 981400 El Paso, TX 79998	Exxon Mobil P.O. Box 981400 El Paso, TX 79998	Trade debt		1,026.00

In re **David A Paglusch**
Diane M Paglusch

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

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

I, 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 **September 13, 2006**

Signature **/s/ David A Paglusch**

David A Paglusch

Debtor

Date **September 13, 2006**

Signature **/s/ Diane M Paglusch**

Diane M Paglusch

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 David A Paglusch
Diane M Paglusch

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>15,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,500.00</u>
Balance Due.....	\$	<u>12,500.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 13, 2006

/s/ Spencer P. Desai

**Spencer P. Desai
Capes Sokol Goodman Sarachan PC
7701 Forsyth Boulevard
Fourth Floor
Saint Louis, MO 63105
(314) 721-7701 Fax: (314) 721-0554**

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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 ___ page(s) and is true, correct and complete.

/s/ David A Paglusch

David A Paglusch

Debtor

/s/ Diane M Paglusch

Diane M Paglusch

Joint Debtor

Dated: September 13, 2006