B 1 (Official Form 1) (1/98) e 09-52156-gwz Doc 1 Entered 07/02/09 14:20:46 Page 1 of 9 **United States Bankruptcy Court Voluntary Petition** District of Nevada Reno Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): CONNERS, THOMAS, P All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 2918 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 950 DARTMOUTH DRIVE RENO, NV ZIP CODE ZIP CODE 89509 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: WASHOE Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ 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). 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 Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes 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, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY 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. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets V \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$  $\mathbf{\Lambda}$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B1 (Official Form 1) (1/20) e 09-52156-gwz Doc 1 Entered 07/02/09 14:20:46 Page 2 of 9 FORM B1, Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) THOMAS P CONNERS All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Location 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) Date Filed: Name of Debtor: Case Number: 7/2/09 PAVESTONE PLUS, INC. 09-52155 Relationship: District Judge: **GREGG W. ZIVE** WHOLLY OWNED ENTITY RENO, NEVADA Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts) 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.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X Not Applicable Signature of Attorney for Debtor(s) Date 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.  $\mathbf{\Lambda}$ 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  $\mathbf{\Lambda}$ 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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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.

B4 (Official Form 4) (12/07)

# United States Bankruptcy Court District of Nevada Reno Division

In re	THOMAS P CONNERS		
	Debtor	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS (2) (1) (3) (4) (5) Name of creditor Name, telephone number and Nature of claim Indicate if claim Amount of claim and complete complete mailing address, (trade debt, is contingent, [if secured also including zip code, of bank loan, govstate value of mailing address unliquidated, including zip employee, agent, or department ernment contract, disputed or security] of creditor familiar with code etc.) subject to setoff claim who may be contacted **PAVESTONE COMPANY, L.P. JUDGMENT** \$1,323,680.90 C/O SUSAN FRANKEWICH, ESQ. 3210 WEST CHARLESTON BLVD. SUITE 4 LAS VEGAS, NV 89102 FIRST INDEPENDENT BANK **SETTLEMENT NOTE** \$500,000.00 P.O. BOX 11100 **RENO, NV 89510** GOODS/SERVICES **INSURANCE FINANCIAL SERVICES** \$1,241.25 **6160 PLUMAS STREET RENO, NV 89103** 

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.

B 203 (12/94)

## UNITED STATES BANKRUPTCY COURT District of Nevada Reno Division

				Reno Division			
In r	e:	THOMAS P CONNERS			Case No.		
	Debtor				Chapter	11	
		DISCLOSURI	ΞC	OF COMPENSATION OF ATT FOR DEBTOR	ORNE	Y	
; 	and th paid to	at compensation paid to me within one year	befor	2016(b), I certify that I am the attorney for the above re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		or(s)	
	F	or legal services, I have agreed to accept				\$	Actual fees
	Pi	rior to the filing of this statement I have recei	ved		(	\$ <u></u>	10,000.00
	Ва	alance Due			S	\$	
2.	The so	ource of compensation paid to me was:					
		✓ Debtor		Other (specify)			
3.	The so	ource of compensation to be paid to me is:					
		✓ Debtor		Other (specify)			
4.	Ø	I have not agreed to share the above-discle of my law firm.	sed	compensation with any other person unless they are	e members ar	nd associate	es
5.	In retu	my law firm. A copy of the agreement, toge attached.  In for the above-disclosed fee, I have agree	ether	opensation with a person or persons who are not men with a list of the names of the people sharing in the or render legal service for all aspects of the bankruptcy	compensatior		
	inclu a)	•	and r	rendering advice to the debtor in determining whethe	r to file		
	b)	Preparation and filing of any petition, sched	lules,	, statement of affairs, and plan which may be require	ed;		
	c)	Representation of the debtor at the meeting	of c	reditors and confirmation hearing, and any adjourne	d hearings the	ereof;	
	d)	Representation of the debtor in adversary p	roce	edings and other contested bankruptcy matters;			
	e)	[Other provisions as needed] None					
6.	By ag	reement with the debtor(s) the above disclos	sed fe	ee does not include the following services:			
	, ,	None		, and the second			
				CERTIFICATION			
re		ify that the foregoing is a complete statemer ntation of the debtor(s) in this bankruptcy pr		any agreement or arrangement for payment to me fording.	r		
D	ated:	7/2/2009					
				/s/ Stephen R. Harris Stephen R. Harris, Esq., Bar No. 0	01463		

Belding, Harris & Petroni, LTD

Attorney for Debtor(s)

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

### 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

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

#### 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 <a href="mailto:before">before</a> 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)

- 1. 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, 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.
- 2. 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.
- 3. 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.
- 4. 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.

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

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- 1. 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.
- 2. 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.
- 3. 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.

#### Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.		
THOMAS P CONNERS	Xs/ THOMAS P CONNERS	7/2/2009
Printed Name of Debtor	THOMAS P CONNERS	
	Signature of Debtor	Date
Case No. (if known)		

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re:		,	Bankruptcy I	No.:	
THOMAS P CONNERS		) ) )	Chapter	11	
		) )	VERIFICA MATRIX	TION OF CREDITOR	
	Debtor(s).	) )			
The above named his/her knowledge.	d Debtor hereby verifi	ies that the a	ittached list of	creditors is true and correct to th	e best of
Date <b>7/2/2009</b>		S		OMAS P CONNERS MAS P CONNERS	

vercredmatrix.wpd rev. 4/12/07

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THOMAS P CONNERS 950 DARTMOUTH DRIVE RENO, NV 89509

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

Stephen R. Harris, Esq. NEV. EMPLOYMENT SECURITY Belding, Harris & Petroni, LTD 500 E. THIRD STREET 417 West Plumb Lane CARSON CITY, NV 89713 Reno, NV 89509

DEPT. OF TAXATION 555 E. WASHINGTON AVENUE, STE 1 675 FAIRVIEW DRIVE LAS VEGAS, NV 89101

NEVADA LABOR COMMISSION SUITE 226 CARSON CITY, NV 89710

FIRST INDEPENDENT BANK P.O. BOX 11100 RENO, NV 89510

NV DEPARTMENT OF MOTOR VEHICLES ATTN: LEGAL DIVISION 855 WRIGHT WAY CARSON CITY, NV 89711

GREENTREE MAILSTOP L800M 800 LANDMARK TOWERS 345 ST. PETER STREET ST. PAUL, MN 55102

OFFICE OF THE US TRUSTEE 300 BOOTH STREET ROOM 2129 RENO, NV 89509

ING P.O. BOX 60 ST. CLOUD, MN 56302

PAVESTONE COMPANY, L.P. C/O SUSAN FRANKEWICH, ESQ. 3210 WEST CHARLESTON BLVD. SUITE 4 LAS VEGAS, NV 89102

6160 PLUMAS STREET RENO, NV 89103

INSURANCE FINANCIAL SERVICES STATE OF NEVADA DEPT. OF TAXATI C/O DENNIS BELCOURT, ESQ. 100 N. CARSON STREET CARSON CITY, NV 89701

INTERNAL REVENUE SERVICE SPEC. PROC. FUNCTION STOP 5028 110 CITY PARKWAY LAS VEGAS, NV 89106

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