

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
District of Nevada**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Nicolai, Andrea	Name of Joint Debtor (Spouse) (Last, First, Middle):
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. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1101	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 3550 Paradise Rd # 362 Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 89169	ZIP Code
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): Post Office Box 31581 Las Vegas, NV	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 89173	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> 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." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> 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. <input type="checkbox"/> 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: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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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.

Estimated Number of Creditors									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
Estimated Assets									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$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	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

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

Name of Debtor(s):
Nicolai, Andrea

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 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Andrea Nicolai

 Signature of Debtor **Andrea Nicolai**

X _____
 Signature of Joint Debtor

 Telephone Number (If not represented by attorney)

February 4, 2010

 Date

Signatures

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 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 _____
 Signature of Foreign Representative

 Printed Name of Foreign Representative

 Date

Signature of Attorney*

X /s/ David A. Riggi, Esq.

 Signature of Attorney for Debtor(s)

David A. Riggi, Esq. NV Bar # 4727

 Printed Name of Attorney for Debtor(s)

David A. Riggi, Attorney and Counselor at Law

 Firm Name

5550 Painted Mirage Rd. #120
Las Vegas, NV 89149

 Address

Email: riggilaw@gmail.com

800-378-0887 Fax: (888) 306-7157

 Telephone Number

February 4, 2010

 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.

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 19 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 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

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.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Nevada**

In re Andrea Nicolai

Debtor(s)

Case No. _____

Chapter 11

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

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.

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.*

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/ Andrea Nicolai
Andrea Nicolai

Date: February 4, 2010

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re Andrea Nicolai

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, 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)
<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>
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	ConventionalRealEstateMortgage		126,396.00
Ameriprise Bank 827 Ameriprise Financial Minneapolis, MN 55474	Ameriprise Bank 827 Ameriprise Financial Minneapolis, MN 55474	CheckCreditOrLineOfCredit		3,294.00
BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		169,149.00
BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		102,245.00
BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured		42,098.00
BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	BAC/Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured		28,744.00
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	CreditCard		13,269.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	CreditCard		3,163.00

B4 (Official Form 4) (12/07) - Cont.

In re **Andrea Nicolai**

Case No. _____

Debtor(s) _____

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>
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	CreditCard		4,402.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard		1,349.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	CreditCard		11,747.00
Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	ConventionalRealEstateMortgage		125,899.00
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	RealEstateMortgageWithoutOtherCollateral		23,580.00
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	CreditCard		1,588.00
Infibank 1620 Dodge St Omaha, NE 68197	Infibank 1620 Dodge St Omaha, NE 68197	CreditCard		7,430.00
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	RealEstateMortgageWithoutOtherCollateral		23,501.00
Peoples Bk Credit Card Services Attn: Bankruptcy Po Box 7092 Rccb 0680 Bridgeport, CT 06601	Peoples Bk Credit Card Services Attn: Bankruptcy Po Box 7092 Rccb 0680 Bridgeport, CT 06601	CreditCard		4,734.00
Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163	Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163	CreditCard		6,810.00
Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071	Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071	CreditCard		1,552.00
Wells Fargo Card Ser Po Box 5058 Portland, OR 97208	Wells Fargo Card Ser Po Box 5058 Portland, OR 97208	CreditCard		7,602.00

B4 (Official Form 4) (12/07) - Cont.

In re **Andrea Nicolai**

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, **Andrea Nicolai**, 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 **February 4, 2010**

Signature **/s/ Andrea Nicolai**

Andrea Nicolai

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.

Andrea Nicolai
Post Office Box 31581
Las Vegas, NV 89173

David A. Riggi, Esq.
David A. Riggi, Attorney and Counselor at Law
5550 Painted Mirage Rd. #120
Las Vegas, NV 89149

American Express
Acct No xxxxxxxxxxxxxx1703
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

American Express
Acct No xxxxxxxxxxxxxx3323
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

Americas Servicing Co
Acct No xxxxxxxxxx4664
Attention: Bankruptcy
1 Home Campus
Des Moines, IA 50328

Ameriprise Bank
Acct No xxxxxx4577
827 Ameriprise Financial
Minneapolis, MN 55474

BAC/Countrywide Home Lending
Acct No xxxxxx9080
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

BAC/Countrywide Home Lending
Acct No xxxxxx4320
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

BAC/Countrywide Home Lending
Acct No xxxxxx9088
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

BAC/Countrywide Home Lending
Acct No xxxxxx4408
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Bank Of America
Acct No 5898
Po Box 1598
Norfolk, VA 23501

Bank Of America
Acct No 5387
Po Box 1598
Norfolk, VA 23501

Bank Of America
Acct No 3955
Po Box 17054
Wilmington, DE 19850

Chase
Acct No xxxxxxxx6001
Po Box 15298
Wilmington, DE 19850

Discover Fin Svcs Llc
Acct No xxxxxxxx3060
Po Box 15316
Wilmington, DE 19850

DNS Las Vegas
7575 W Sunset Rd Suite 100
Las Vegas, NV 89113

Emc Mortgage
Acct No xxxxxxxx9778
Attention: Bankruptcy Clerk
Po Box 293150
Lewisville, TX 75029

GMAC
Acct No xxxxxx4715
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

HSBC
Acct No xxxxxxxx0734
Attn: Bankruptcy
Po Box 5213
Carol Stream, IL 60197

Hsbc Bank
Acct No xxxxxxxx5835
Po Box 5253
Carol Stream, IL 60197

Infibank
Acct No xxxxxxxxxxxxxx5026
1620 Dodge St
Omaha, NE 68197

Ocwen Loan Servicing L
Acct No xxxx4852
12650 Ingenuity Dr
Orlando, FL 32826

Peoples Bk Credit Card Services
Acct No xxxxxxxxxxxxxx9569
Attn: Bankruptcy
Po Box 7092 Rccb 0680
Bridgeport, CT 06601

Pnc Bank
Acct No xxxxxxxxxxxxxx8423
2730 Liberty Ave
Pittsburgh, PA 15222

Sears/cbsd
Acct No xxxxxxxxxxxxxx7499
8725 W. Sahara Ave
The Lakes, NV 89163

Visdsnb
Acct No xxxxxxxxxxxxxx9384
Bankruptcy
6356 Corley Rd
Norcross, GA 30071

Wells Fargo Card Ser
Acct No xxxxxxxxx6909
Po Box 5058
Portland, OR 97208