

**United States Bankruptcy Court  
Northern District of Ohio**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Osterwalder, Richard E</b>	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./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-2659</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>2253 S. County Rd. 591 Tiffin, OH</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>44883</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Seneca</b>	County of Residence or of the Principal Place of Business:
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):

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><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."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
---	---	---

<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p>Check one box:</p> <p><input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
---	--

**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									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<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"/>

Estimated Assets				
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

Estimated Liabilities				
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

THIS SPACE IS FOR COURT USE ONLY



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

Name of Debtor(s):  
**Osterwalder, Richard E**

**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 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/ Richard E Osterwalder  
Signature of Debtor **Richard E Osterwalder**

**X** \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**November 16, 2006**  
Date

**Signature of Attorney**

**X** /s/ Grady L. Pettigrew Jr.  
Signature of Attorney for Debtor(s)

**Grady L. Pettigrew Jr. 0029175**  
Printed Name of Attorney for Debtor(s)

**Pettigrew & Associates**  
Firm Name  
**115 W. Main St.**  
**Suite 400**  
**Columbus, OH**

Address

**Email: gpecf1@sbcglobal.net**  
**(614) 224-1113 Fax: (614) 228-0701**  
Telephone Number

**November 16, 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

**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 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.*

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Northern District of Ohio**

In re Richard E Osterwalder

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 15 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 five 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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



**United States Bankruptcy Court  
Northern District of Ohio**

In re Richard E Osterwalder

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>
<b>American Express Box 0001 Los Angeles, CA 90096-0001</b>	<b>American Express Box 0001 Los Angeles, CA 90096-0001</b>	<b>Credit Card</b>		<b>3,926.00</b>
<b>AT&amp;T Universal Card PO Box 183052 Columbus, OH 43218-3052</b>	<b>AT&amp;T Universal Card PO Box 183052 Columbus, OH 43218-3052</b>	<b>Credit Card</b>		<b>19,017.00</b>
<b>Bank Of America PO Box 1516 Newark, NJ 07101-1516</b>	<b>Bank Of America PO Box 1516 Newark, NJ 07101-1516</b>	<b>Credit Card</b>		<b>27,669.23</b>
<b>Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217</b>	<b>Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217</b>	<b>Small Business Loan, Inventory Route 53 Recreational</b>	<b>Unliquidated Disputed</b>	<b>45,000.00</b>
<b>Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217</b>	<b>Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217</b>	<b>Credit Card</b>		<b>14,314.38</b>
<b>Chase Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>	<b>Chase Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>	<b>Credit Card</b>		<b>35,208.00</b>
<b>Chase Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>	<b>Chase Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>	<b>Credit Card</b>		<b>18,340.00</b>
<b>CitiCards P.O. Box 183057 Columbus, OH 43218-3057</b>	<b>CitiCards P.O. Box 183057 Columbus, OH 43218-3057</b>	<b>Credit Card</b>		<b>3,302.00</b>
<b>Harris Bank Bank Card Services P.O. Box 3721 Baltimore, MD 21297-3271</b>	<b>Harris Bank Bank Card Services P.O. Box 3721 Baltimore, MD 21297-3271</b>	<b>Credit Card</b>		<b>10,031.02</b>
<b>Horton</b>	<b>Horton</b>			<b>12,064.49</b>
<b>John Barga, Esq 120 Jefferson St. Tiffin, OH 44883</b>	<b>John Barga, Esq 120 Jefferson St. Tiffin, OH 44883</b>	<b>Legal Conderation</b>		<b>20,000.00</b>

In re Richard E Osterwalder

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>
<b>MBNA Bank of America P.O. Box 15726 Wilmington, DE 19886-5726</b>	<b>MBNA Bank of America P.O. Box 15726 Wilmington, DE 19886-5726</b>	<b>Credit Card</b>		<b>21,480.95</b>
<b>Old Fort Bank PO Box 4513 Carol Stream, IL 60197-4513</b>	<b>Old Fort Bank PO Box 4513 Carol Stream, IL 60197-4513</b>	<b>Judgment/Inventory</b>		<b>130,000.00</b>
<b>Old Fort Bank Mastercard PO Box 4513 Carol Stream, IL 60197-4513</b>	<b>Old Fort Bank Mastercard PO Box 4513 Carol Stream, IL 60197-4513</b>	<b>Credit Card</b>		<b>11,936.69</b>
<b>Percision Shooting Equipment Percision Shooting Equipment co/Law Offices of K. Girard Blakely 7015 Spring Meadows W. Dr. Ste. 208 Holland, OH 43528-9299</b>	<b>Percision Shooting Equipment Percision Shooting Equipment co/Law Offices of K. Girard Blakely Holland, OH 43528-9299</b>	<b>Inventory</b>		<b>10,000.00</b>
<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Line of Credit</b>		<b>6,838.00</b>
<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Small Business Loan, Inventory Route 53 Recreational</b>		<b>45,000.00</b>
<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Sky Bank P.O. Box 40 East Liverpool, OH 43920</b>	<b>Credit Card</b>		<b>15,187.50</b>
<b>Sunny Farms Landfill 12500 West County Rd. 18 Fostoria, OH 44830</b>	<b>Sunny Farms Landfill 12500 West County Rd. 18 Fostoria, OH 44830</b>	<b>Landfill Fees</b>		<b>12,000.00</b>
<b>Well Fargo Payment Remittance Center PO Box 6426 Carol Stream, IL 60197-6426</b>	<b>Well Fargo Payment Remittance Center PO Box 6426 Carol Stream, IL 60197-6426</b>	<b>Credit Card</b>		<b>6,347.15</b>

In re Richard E Osterwalder Debtor(s) Case No. \_\_\_\_\_

**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 November 16, 2006 Signature /s/ Richard E Osterwalder  
**Richard E Osterwalder**  
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.



American Express  
Box 0001  
Los Angeles, CA 90096-0001

Ameristep

AT&T Universal Card  
PO Box 183052  
Columbus, OH 43218-3052

Bank Of America  
PO Box 1516  
Newark, NJ 07101-1516

Barnett

Capital One Bank  
P.O. Box 790217  
Saint Louis, MO 63179-0217

Capital One Bank  
P.O. Box 790217  
Saint Louis, MO 63179-0217

Chase Bank  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Bank  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Bank  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Home Financial  
PO Box 9001008  
Louisville, KY 40290-1008

Chrysler Financial  
PO Box 2993  
Milwaukee, WI 53201-2993

Chrysler Financial  
PO Box 2993  
Milwaukee, WI 53201-2993

Chrysler Financial  
PO Box 2993  
Milwaukee, WI 53201-2993

Chrysler Financial  
PO Box 2993  
Milwaukee, WI 53201-2993

CitiCards  
P.O. Box 183057  
Columbus, OH 43218-3057

Deer Quest, LTD

Dorothy Osterwalder

Easton

G S Outdoors

Harris Bank  
Bank Card Services  
P.O. Box 3721  
Baltimore, MD 21297-3271

Horton

Hoyt

John Barga, Esq  
120 Jefferson St.  
Tiffin, OH 44883

Lancaster Archery Supply

MBNA Bank of America  
P.O. Box 15726  
Wilmington, DE 19886-5726

Old Fort Bank  
Mastercard  
PO Box 4513  
Carol Stream, IL 60197-4513

Old Fort Bank  
PO Box 4513  
Carol Stream, IL 60197-4513

Precision Shooting Equipment  
Precision Shooting Equipment  
co/Law Offices of K. Girard Blakely  
7015 Spring Meadows W. Dr. Ste. 208  
Holland, OH 43528-9299

Sky Bank  
P.O. Box 40  
East Liverpool, OH 43920

Sky Bank  
P.O. Box 40  
East Liverpool, OH 43920

Sky Bank  
P.O. Box 40  
East Liverpool, OH 43920

Sterling Fur

Sunny Farms Landfill  
12500 West County Rd. 18  
Fostoria, OH 44830

Tele-Wire

Thompson Target

Well Fargo  
Payment Remittance Center  
PO Box 6426  
Carol Stream, IL 60197-6426