B1 (Official Form 1)(1/08)										
United States Bankruptcy Co Northern District of Ohio									Voluntary	Petition
Name of Debtor (if individual, en Holmes, William P.	ter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Det (include married, maiden, and tra- AKA Willaim Holmes	tor in the last 8 le names):	3 years					used by the I maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or In (if more than one, state all) xxx-xx-6164	lividual-Taxpa	yer I.D. (I	TIN) No./0	Complete E	IN Last for	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 1714 Sudbury Road Gates Mills, OH	Street, City, a	nd State):	_	ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Pri Cuyahoga	ncipal Place of	Business		44040	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if dif P.O. Box 694 Gates Mills, OH			_	ZIP Code 44040		g Address	of Joint Debt	or (if differe	nt from street address)	ZIP Code
Location of Principal Assets of B (if different from street address at	ove):									
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organizunder Title 26 of the United S Code (the Internal Revenue Code			e) anization d States	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is Fi	busi	Recognition reding Recognition		
Filing Fee (Check 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. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must 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 preparation in accordance with 11 Statistical/Administrative Information □ Debtor estimates that funds will be available for distribution to unsecured creditors. □ THIS SPACE					s defined in 11 U.S.C. or as defined in 11 U.S. or as defined in 11 U.S. iquidated debts (excluans \$2,190,000.	ding debts owed ne or more (b).				
Debtor estimates that, after an there will be no funds availab Estimated Number of Creditors	y exempt prope e for distributi	erty is exc	luded and	administrat		es paid,				
1- 50- 100- 49 99 199 Estimated Assets □ □ □ □ S0 to \$50,001 to \$100,001 t	200- 999	1,000- 5,000 \$1,000,001	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 Estimated Liabilities	to \$1 million	\$1,000,001 \$10 million \$1,000,001 to \$10	to \$50 million \$10,000,001 to \$50	to \$100 million	to \$500 million	to \$1 billion	\$1 billion			

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Holmes, William P. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: 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) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Dennis J. Kaselak September 17, 2009 Signature of Attorney for Debtor(s) (Date) Dennis J. Kaselak 0029133 Exhibit C 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. 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 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 П 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. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

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

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/ William P. Holmes

Signature of Debtor William P. Holmes

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 17, 2009

Date

Signature of Attorney*

X /s/ Dennis J. Kaselak

Signature of Attorney for Debtor(s)

Dennis J. Kaselak 0029133

Printed Name of Attorney for Debtor(s)

Petersen & Ibold

Firm Name

401 South Street Chardon, OH 44024-1495

Address

dkaselak@peteribold.com; rstanley@peteribold.com (440) 285-3511 Fax: 440-285-3363

Telephone Number

September 17, 2009

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 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.)

Name of Debtor(s):

Holmes, William P.

- ☐ 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 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy 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.)

 \mathbf{X}

Date

Address

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.

United States Bankruptcy Court Northern District of Ohio

	Not then District of Onio						
In re	William P. Holmes		Case No.				
		Debtor(s)	Chapter	11			
	EXHIBIT D - INDIVIDUAL DE	BTOR'S STATEMENT	OF COMPLI	ANCE 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. [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 applica	ble
statement.] [Must be accompanied by a motion for determination by the court.]	
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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ William P. Holmes William P. Holmes
Date: September 17, 2009

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United States Bankruptcy Court Northern District of Ohio

In re	William P. Holmes			
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Home Mortgage 4600 Regent Blvd Ste 200 Irving, TX 75063	American Home Mortgage 4600 Regent Blvd Ste 200 Irving, TX 75063	415 East 112th, Cleveland, Ohio 44108		73,700.00
BAC Loans Servicing LP 450 American Street, Ste 416 Simi Valley, CA 93065	BAC Loans Servicing LP 450 American Street, Ste 416 Simi Valley, CA 93065	4139 E. 97th Street, Cleveland, Ohio 44105		82,800.00
Bank of America P.O. Box 17054 Wilmington, DE 19850	Bank of America P.O. Box 17054 Wilmington, DE 19850	Misc. Purchases		31,561.00
Capital One P.O. Box 30281 Salt Lake City, UT 84130	Capital One P.O. Box 30281 Salt Lake City, UT 84130	Misc. Purchases		13,153.12
Capital One P.O. Box 30281 Salt Lake City, UT 84130	Capital One P.O. Box 30281 Salt Lake City, UT 84130	Misc. Purchases		8,774.00
Chase Bank 800 Brooksedge Blvd Westerville, OH 43081	Chase Bank 800 Brooksedge Blvd Westerville, OH 43081	2003 Mercury Sable		5,287.00 (0.00 secured)
Chase Bank USA, NA 800 Brooksedge Blvd Westerville, OH 43081	Chase Bank USA, NA 800 Brooksedge Blvd Westerville, OH 43081	Misc. Purchases		28,807.00
CitiBank Box 6497 Sioux Falls, SD 57117	CitiBank Box 6497 Sioux Falls, SD 57117	Misc. Purchases		1,979.00
Cleveland Clinic JMP Recovery Services Inc. P.O. Box 16749 Rocky River, OH 44116	Cleveland Clinic JMP Recovery Services Inc. P.O. Box 16749 Rocky River, OH 44116	Medical Bills		2,074.00
Great Lakes Educational Loan Services, Inc. 2401 International Lane Madison, WI 53704-3192	Great Lakes Educational Loan Services, Inc. 2401 International Lane Madison, WI 53704-3192	Student Loan		41,657.00
Home Depot P.O. Box 6029 The Lakes, NV 88901	Home Depot P.O. Box 6029 The Lakes, NV 88901	Misc. Purchases		5,082.29

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B4 (Offi	cial Form 4) (12/07) - Cont
In re	William P. Holmes

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Maintenance USA P.O. Box 2317 Jacksonville, FL 32203	Maintenance USA P.O. Box 2317 Jacksonville, FL 32203	Services rendered		2,016.21
Mike's Landscaping and Construction Post Office Box 325 Windham, OH 44288	Mike's Landscaping and Construction Post Office Box 325 Windham, OH 44288	Services rendered	Contingent Unliquidated	17,000.00
Moriarity & Jaros PLL 30000 Chagrin Blvd Cleveland, OH 44124	Moriarity & Jaros PLL 30000 Chagrin Blvd Cleveland, OH 44124	Services rendered		6,093.33
National City Card Services 1 National City Parkway Kalamazoo, MI 49009	National City Card Services 1 National City Parkway Kalamazoo, MI 49009	Misc. Purchases		8,447.49
National City Card Services 1 National City Parkway Kalamazoo, MI 49009	National City Card Services 1 National City Parkway Kalamazoo, MI 49009	Misc. Purchases		3,938.78
National City Card Services 1 National City Parkway Kalamazoo, MI 49009	National City Card Services 1 National City Parkway Kalamazoo, MI 49009	Misc. Purchases		30,344.96
Ocwen Loan Servicing LLC 12650 Ingenuity Dr. Orlando, FL 32826	Ocwen Loan Servicing LLC 12650 Ingenuity Dr. Orlando, FL 32826	415 East 112th, Cleveland, Ohio 44108		10,000.00
Vanik & Butscher Burgess Building 1406 West 6th Street Cleveland, OH 44113	Vanik & Butscher Burgess Building 1406 West 6th Street Cleveland, OH 44113	Services rendered		2,850.00
Windham Water 9621 East Center Street Windham, OH 44288	Windham Water 9621 East Center Street Windham, OH 44288	Utilities		8,500.00

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

I, William P. Holmes, 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 17, 2009	Signature	/s/ William P. Holmes
			William P. Holmes
			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.

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America's Servicing 7495 New Horizon Way Frederick, MD 21703

American Home Mortgage 4600 Regent Blvd Ste 200 Irving, TX 75063

BAC Loans Servicing LP 450 American Street, Ste 416 Simi Valley, CA 93065

Bank of America P.O. Box 17054 Wilmington, DE 19850

Bayview Financial 4425 Ponce de Leon Blvd Miami, FL 33146

Capital One P.O. Box 30281 Salt Lake City, UT 84130

Chase Bank 800 Brooksedge Blvd Westerville, OH 43081

Chase Bank USA, NA 800 Brooksedge Blvd Westerville, OH 43081

CitiBank Box 6497 Sioux Falls, SD 57117

City of Cleveland Division of Water P.O. Box 94540 Cleveland, OH 44101

Cleveland Clinic JMP Recovery Services Inc. P.O. Box 16749 Rocky River, OH 44116 Great Lakes Educational Loan Services, Inc. 2401 International Lane Madison, WI 53704-3192

Home Depot P.O. Box 6029 The Lakes, NV 88901

HSBC Bank P.O. Box 97280 Portland, OR 97280

Lowes P.O. Box 981084 El Paso, TX 79998

LVNV Funding P.O. Box 10585 Greenville, SC 29603

Maintenance USA P.O. Box 2317 Jacksonville, FL 32203

Mike's Landscaping and Construction Post Office Box 325 Windham, OH 44288

Moriarity & Jaros PLL 30000 Chagrin Blvd Cleveland, OH 44124

National City 1900 9th St. Cleveland, OH 44114

National City Card Services 1 National City Parkway Kalamazoo, MI 49009

Norman & Anita Oles 7365 West Parkside Drive Youngstown, OH 44512 Ocwen Loan Servicing LLC 12650 Ingenuity Dr. Orlando, FL 32826

Thomas Holmes 3285 Grenway Shaker Heights, OH 44122

Vanik & Butscher Burgess Building 1406 West 6th Street Cleveland, OH 44113

Werner Heideman 9247 Idlewood Road Mentor, OH 44060

Whitetail Investment Properties LLC Post Office Box 694 Gates Mills, OH 44040

Windham Water 9621 East Center Street Windham, OH 44288