B1 (Official Form 1)(4/10)							
	States Bankr uthern District		Court				Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Wannemacher, James J					ebtor (Spouse her, Victor		Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Wannemacher Rentals			(inclue	de married,	used by the J maiden, and Nannema	trade names)	in the last 8 years :
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIR (if more than one, state all) xxx-xx-1847			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7317				
Street Address of Debtor (No. and Street, City, and State): 2177 Union Rd. Middletown, OH ZIP Code 45044			217	Address of 7 Union dletown	Rd.	r (No. and Str	The et, City, and State): ZIP Code 45044
County of Residence or of the Principal Place of Warren		3044		y of Reside rren	nce or of the	Principal Pla	ace of Business:
Mailing Address of Debtor (if different from street address):		Mailin	ig Address	of Joint Debt	or (if differer	nt from street address):	
	Г	ZIP Code	-				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	L. L		•				i
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	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co		efined	□ Chapt □ Chapt □ Chapt □ Chapt □ Chapt	the 1 er 7 er 9 er 11 er 12	Petition is Fil	tcy Code Under Which led (Check one box) hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			States	defined "incurr	re primarily cc l in 11 U.S.C. § ed by an indivi nal, family, or	(Check onsumer debts, § 101(8) as idual primarily	business debts.
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.		otor is a sr otor is not otor's aggi less than applicable dan is beir ceptances	a small busin regate nonco \$2,343,300 (a boxes: ng filed with of the plan w	debtor as defin ness debtor as c ntingent liquid: <i>amount subject</i> this petition.	defined in 11 U ated debts (exc <i>to adjustment</i>		
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prope there will be no funds available for distribution	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$50,000 \$100,000 \$500,000 to \$1 tt million t	\$1,000,001 \$10,000,001 o \$10 to \$50 nillion million	to \$100 to		\$500,000,001 to \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1 t		to \$100 to		5500,000,001 to \$1 billion			

B1 (Official For	<u>m 1)(4/10)</u>		Page 2
Voluntar	y Petition	Name of Debtor(s): Wannemacher, Jame	
(This page mu	st be completed and filed in every case)	Wannemacher, Victo	
	All Prior Bankruptcy Cases Filed Within Last		
Location Where Filed:	- ·	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is a	Exhibit B n individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	have informed the petitioner 12, or 13 of title 11, United	
		l ibit C	
 Yes, and No. (To be compl Exhibit 	leted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	ibit D ch spouse must complete and	
If this is a joi	int petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	g the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	a longer part of such 180 da	ys than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, ge		
	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.		defendant in an action or
	Certification by a Debtor Who Reside (Check all appl		al Property
	Landlord has a judgment against the debtor for possession		c checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, th		
	the entire monetary default that gave rise to the judgment f	or possession after the illog	

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

aluntary Petitian	Name of Debtor(s):		
oluntary Petition	Wannemacher, James J		
his page must be completed and filed in every case)	Wannemacher, Victoria Ann		
	natures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this	Signature of a Foreign Representative		
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	I declare under penalty of perjury that the information provided in this petitic 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 Co		
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).	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 chapt		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
/s/ James J Wannemacher	X		
Signature of Debtor James J Wannemacher	Signature of Foreign Representative		
/s/ Victoria Ann Wannemacher	Printed Name of Foreign Representative		
Signature of Joint Debtor Victoria Ann Wannemacher			
Telephone Number (If not represented by attorney)	Date		
	Signature of Non-Attorney Bankruptcy Petition Preparer		
	I declare under penalty of perjury that: (1) I am a bankruptcy petition		
Signature of Attorney*	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),		
/s/ John Paul Rieser	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		
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a		
John Paul Rieser 0017850	debtor or accepting any fee from the debtor, as required in that section.		
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.		
Rieser & Associates LLC	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Firm Name 7925 Graceland St.	Timee Tame and ado, if any, of Damarapies Teadon Troparet		
Dayton, OH 45459	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		
Address	preparer.)(Required by 11 U.S.C. § 110.)		
Email: attyecfdesk@rieserlaw.com 937-224-4128 Fax: 937-224-3090			
Telephone Number			
June 3, 2010	Address		
Date	Address		
*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.	X		
Signature of Debtor (Corporation/Partnership)	Date		
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	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United	Names and Social-Security numbers of all other individuals who prepared assisted in preparing this document unless the bankruptcy petition prepare not an individual:		
States Code, specified in this petition.			
Signature of Authorized Individual			
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of		
	· · · · · · · · · · · · · · · · · · ·		

James J Wannemacher In re Victoria Ann Wannemacher

Debtor(s)

Case No. Chapter

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.

11

□ 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.]

 \Box 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.);

 \Box 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/ James J Wannemacher James J Wannemacher Date: June 3, 2010

James J Wannemacher In re Victoria Ann Wannemacher

Debtor(s)

Case No. Chapter

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.

11

□ 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.]

 \Box 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.);

 \Box 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/ Victoria Ann Wannemacher Victoria Ann Wannemacher Date: June 3, 2010

	James J Wannemacher		
In re	Victoria Ann Wannemacher	Case No.	
			4.4

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 Savings Bank 701 N. University Blvd. Middletown, OH 45042	American Savings Bank 701 N. University Blvd. Middletown, OH 45042 513-422-6324	2027-2029 Roosevelt Middletown, OH 45044 Parcel ID #Q6542031000358 1939 Erie Middletown, OH 45042 Parcel ID #Q6511023000041 James J. Wannemacher Trust	Contingent Unliquidated Disputed	13,867.00
BAC Home Loan Servicing, LP 7105 Corporate Drive PTX C-35 Plano, TX 75024	Carlisle, McNellie, Rini Kramer & Ulrich 24755 Chagrin Blvd, Suite 200 Beachwood, OH 44122 216-360-7200	Trade Debt	Contingent Unliquidated Disputed	44,195.99
Citibank Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915	Citibank Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915 800-950-5114	CreditCard		29,424.00
CompuNet Clinical Laboratories P.O. Box 714133 Cincinnati, OH 45271	CompuNet Clinical Laboratories P.O. Box 714133 Cincinnati, OH 45271 937-297-8261	Medical Bill		1,913.62
Fifth Third Bank C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546	Fifth Third Bank C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546 800-972-3030	CreditCard Trade Debt		40,904.88

B4 (Official Form 4) (12/07) - Cont. James J Wannemacher In re Victoria Ann Wannemacher

Debtor(s)

Case No.

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]
First Financial Bank 300 High St Hamilton, OH 45011	Jonathan A. Mason, Esq. PO Box 498367 Cincinnati, OH 45249 513-489-0829	1939 Erie, Middletown, OH Parcel ID #Q6511023000041 2017 Pearl St., Middletown, OH Parcel ID #Q6542039000199 3307 Burbank Ave., Middletown, OH Parcel ID #Q65420700000010 James J. Wannemacher, Trustee Trade Debt Checking Overdraft Credit Cards Automobile		212,422.15
Helvey & Associates 1015 East Center St. Warsaw, IN 45680	Helvey & Associates 1015 East Center St. Warsaw, IN 45680 574-267-7922	Utilites		693.00
Midfirst Credit Union 1201 Crawford St Middletown, OH 45044	Midfirst Credit Union 1201 Crawford St Middletown, OH 45044 513-420-8640	CreditCard		15,194.00
Recsolutions 6625 Dixie Hwy Fairfield, OH 45014	Recsolutions 6625 Dixie Hwy Fairfield, OH 45014 513-881-6480	Medical Bills		638.00
Solberg & Kennedy Llc 5320 N 16th St Ste 205 Phoenix, AZ 85016	Solberg & Kennedy Llc 5320 N 16th St Ste 205 Phoenix, AZ 85016 866-952-2007	CollectionAttorney Culligan Industrial Water R		1,205.00
Visdsnb Attn: Bankruptcy PO Box 8053 Mason, OH 45040	Visdsnb Attn: Bankruptcy PO Box 8053 Mason, OH 45040	Credit Card		Unknown

Debtor(s)

Case No.

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]
Wright Patterson Crdt 2455 Executive Blvd Fairborn, OH 45324	Wright Patterson Crdt 2455 Executive Blvd Fairborn, OH 45324 513-429-3340	Automobile		17,777.00

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

We, **James J Wannemacher** and **Victoria Ann Wannemacher**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	June 3, 2010	Signature	/s/ James J Wannemacher James J Wannemacher
Date	June 3, 2010	Signature	Debtor /s/ Victoria Ann Wannemacher
			Victoria Ann Wannemacher 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.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO 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 to 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 statement with the court requesting that each spouse receive a separate copy of all notices.

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 <u>before</u> 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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

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

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.

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.

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 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

In re	James J Wannemacher Victoria Ann Wannemacher		Case No.	
		Debtor(s)	Chapter	11

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Code.

James J Wannemacher Victoria Ann Wannemacher

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ James J Wannemache	r June 3, 2010
Signature of Debtor	Date
$\rm X$ /s/ Victoria Ann Wannema	cher June 3, 2010
Signature of Joint Debtor (i	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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CompuNet Clinical Laboratories P.O. Box 714133 Cincinnati, OH 45271

Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 Po Box 5170 Simi Valley, CA 93062

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Ohio Bureau of Worker's Compensation c/o Attorney General - Rev Rec 150 E. Gay St. 21st Fl. Columbus, OH 43215-5148

Ohio Department of Job & Family Services Attn: Collection Department P.O. Box 923 Columbus, OH 43216-0923

Ohio Department of Job and Family Servic c/o Attorney General - Rev Rec 150 E. Gay St. 21st Fl Columbus, OH 43215-5148

Ohio Department of Taxation Attn: Bankruptcy Division P.O. Box 530 Columbus, OH 43266-0030

Ohio Department of Taxation c/o Attorney General - Rev Rec 150 E. Gay Street 21st Fl Columbus, OH 43215-5148

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