

**Fill in this information to identify the case:**

United States Bankruptcy Court for the:

**WESTERN DISTRICT OF WASHINGTON**

Case number (if known): \_\_\_\_\_ Chapter 11

Check if this is an amended filing

**Official Form 201**

**Voluntary Petition for Non-Individuals Filing for Bankruptcy**

12/15

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, Instructions for Bankruptcy Forms for Non-Individuals, is available.

1. Debtor's name S&L Holdings NW, LLC

2. All other names debtor used in the last 8 years dba Ace Hardware

Include any assumed names, trade names and *doing business as* names

3. Debtor's federal Employer Identification Number (EIN) 20 - 303 0986

4. Debtor's address  
Principal place of business Mailing address, if different from principal place of business

6613 132nd Ave NE  
Number Street

6613 132nd Ave NE  
Number Street

P.O. Box

Kirkland WA 98033  
City State ZIP Code

Kirkland WA 98033  
City State ZIP Code

King  
County

Location of principal assets, if different from principal place of business

6613 132nd Ave NE, Kirkland, WA 98033  
Number Street

City State ZIP Code

5. Debtor's website (URL) \_\_\_\_\_

6. Type of debtor  
 Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))  
 Partnership (excluding LLP)  
 Other. Specify: \_\_\_\_\_

**7. Describe debtor's business**

A. Check one:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Railroad (as defined in 11 U.S.C. § 101(44))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- Clearing Bank (as defined in 11 U.S.C. § 781(3))
- None of the above

B. Check all that apply:

- Tax-exempt entity (as described in 26 U.S.C. § 501)
- Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
- Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.naics.com/search/>

\_\_\_\_\_

**8. Under which chapter of the Bankruptcy Code is the debtor filing?**

Check one:

- Chapter 7
- Chapter 9
- Chapter 11.

Check all that apply:

- Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every 3 years after that).
- The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- A plan is being filed with this petition.
- Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy Under Chapter 11 (Official Form 201A) with this form.
- The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

- Chapter 12

**9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?**

No

- Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

If more than 2 cases, attach a separate list.

**10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?**

No

Yes. Debtor \_\_\_\_\_ Relationship \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_  
Case number, if known \_\_\_\_\_ MM / DD / YYYY

List all cases. If more than 1, attach a separate list.

Debtor \_\_\_\_\_ Relationship \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_  
Case number, if known \_\_\_\_\_ MM / DD / YYYY

**11. Why is the case filed in this district?**

Check all that apply:

Debtor has had its domicile, 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.

A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

**12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?**

No

Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

**Why does the property need immediate attention?** (Check all that apply.)

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

What is the hazard? \_\_\_\_\_

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

Other \_\_\_\_\_

**Where is the property?**

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Is the property insured?**

No

Yes. Insurance agency \_\_\_\_\_

Contact name \_\_\_\_\_

Phone \_\_\_\_\_

**Statistical and administrative information**

**13. Debtor's estimation of available funds**

Check one:

Funds will be available for distribution to unsecured creditors.

After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

- 14. Estimated number of creditors**
- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |
- 15. Estimated assets**
- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                     | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000               | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000              | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |
- 16. Estimated liabilities**
- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part X: Request for Relief, Declaration, and Signatures**

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

- 17. Declaration and signature of authorized representative of debtor**
- The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 12/31/2015  
MM / DD / YYYY

**X /s/ Sheldon T. Smith** \_\_\_\_\_ **Sheldon T. Smith** \_\_\_\_\_  
Signature of authorized representative of debtor Printed name

Title **Member** \_\_\_\_\_

- 18. Signature of attorney**
- X /s/ Jacob DeGraaff** \_\_\_\_\_ Date 12/31/2015  
Signature of Attorney for Debtor MM / DD / YYYY

**Jacob DeGraaff** \_\_\_\_\_  
Printed name

**Henry, DeGraaff & McCormick, P.S.** \_\_\_\_\_  
Firm Name

**1833 N 105th St** \_\_\_\_\_  
Number Street  
**Suite 200** \_\_\_\_\_

**Seattle** \_\_\_\_\_ **WA** \_\_\_\_\_ **98133** \_\_\_\_\_  
City State ZIP Code

Contact phone (206) 324-6677 Email address jacobd@hdm-legal.com

**36713** \_\_\_\_\_  
Bar number State

**Fill in this information to identify the case:**

Debtor name S&L Holdings NW, LLC

United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON

Case number \_\_\_\_\_  
(if known)

Check if this is an amended filing

**Official Form 204**

**Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders**

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claims resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	Wells Fargo PO Box 348750 Sacramento, CA 95834		Line of Credit	Disputed			\$56,050.63
2	Wells Fargo Business Card PO Box 38750 Sacramento, CA 95834		Credit Card	Disputed			\$20,844.22
3	Wells Fargo Business Card PO Box 38750 Sacramento, CA 95834		Credit Card	Disputed			\$15,569.69
4	Harborstone Credit Union PO Box 6354 Fargo, ND58125-6354		Credit Card	Disputed			\$15,052.84
5	Chase Bank, NA PO Box 15298 Wilmington, DE 19850-5298		Credit Card	Disputed			\$6,359.89
6	Bank of America PO Box 982238 El Paso, TX 79998-2238		Credit Card	Disputed			\$4,824.90

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
7 Advanta Credit Cards PO Box 9217 Old Bethpage, NY 11804		Credit Card	Disputed			\$3,088.72
8 Capital One PO Box 30285 Salt Lake City, UT 84130-0285		Credit Card	Disputed			\$2,853.92
9 First Sound Bank 925 4th Ave Suite 2350 Seattle, WA 98104		Lease		\$2,668.38	\$0.00	\$2,668.38
10 Bank of America PO Box 982238 El Paso, TX 79998-2238		Credit Card	Disputed			\$2,012.30
11 American Express Merchant P.O. Box 53852 Phoenix, AZ 85072-3852		Merchant Services				\$300.00
12 All Battery Sales and Service 727 134th St SW Everett, WA 98204		Inventory				\$120.00

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
SEATTLE DIVISION

IN RE: **S&L Holdings NW, LLC**

CASE NO

CHAPTER **11**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 12/31/2015

Signature /s/ Sheldon T. Smith  
*Sheldon T. Smith*  
*Member*

Date \_\_\_\_\_

Signature \_\_\_\_\_

Ace Hardware Corp.  
2200 Kensington Ct  
Oak Brook, IL 60523-2103

Advanta Credit Cards  
PO Box 9217  
Old Bethpage, NY 11804

All Battery Sales and Service  
727 134th St SW  
Everett, WA 98204

American Express Merchant  
P.O. Box 53852  
Phoenix, AZ 85072-3852

Bank of America  
PO Box 982238  
El Paso, TX 79998-2238

Blue Rhino  
P.O. Box 281956  
Atlanta, GA 30384-1956

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Chase Bank, NA  
PO Box 15298  
Wilmington, DE 19850-5298

Department of Revenue  
Bankruptcy/Claims Unit  
2101 4th Ave #1400  
Seattle, WA 98121-2300



Dept of Labor and Industries  
Collections  
PO Box 44171  
Olympia, WA 98504

Equifax  
PO Box 740241  
Atlanta, GA 30374-02471

Experian  
PO Box 4500  
Allen, TX 75013

First Sound Bank  
925 4th Ave Suite 2350  
Seattle, WA 98104

Frontier Communications  
7311 - 148th Ave NE  
Redmond, WA 98052

Harborstone Credit Union  
PO Box 6354  
Fargo, ND58125-6354

Internal Revenue Service  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

IRS  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

Pivotal Payments  
2550 HWY 41 South  
Greenbrier, TN 37073

PNW Bridle Trails LLC  
1425 4th Ave, Suite 500  
Seattle, WA 98101

Puget Sound Energy  
P.O. Box 91269  
Bellevue, WA 98009-9269

Sheldon and Peggy Smith  
22927 NE 159th St.  
Woodinville, WA 98077

TransUnion  
PO Box 2000  
Chester, PA 19022-2000

Wells Fargo  
PO Box 348750  
Sacramento, CA 95834

Wells Fargo  
1620 Roseville Pkwy 1st Floor  
Roseville, CA 95661-3998

Wells Fargo Business Card  
PO Box 38750  
Sacramento, CA 95834