

United States Bankruptcy Court For the Western District of Wisconsin		Voluntary Petition													
Name of Debtor (if individual, enter Last, First, Middle): Thornsen, John, O.		Name of Joint Debtor (Spouse) (Last, First, Middle): Thornsen, Donna, J.													
All other names used by the Debtor in the last 8 years (Include married, maiden, and trade names): d/b/a 7 Rivers Home Improvement, Inc.		All other names used by the Joint Debtor in the last 6 years (Include married, maiden, and trade names):													
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 1455/20-1964086		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 7583													
Street Address of Debtor (No. & Street, City, State & Zip Code): N5071 County Rd. M West Salem, WI 54669		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): N5071 County Rd. M West Salem, WI 54669													
County of Residence or Principal Place of Business: La Crosse		County of Residence or Principal Place of Business: La Crosse													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):													
Location of Principal Assets of Business Debtor (if different from street address above):															
Information Regarding the Debtor (Check the Applicable Boxes)															
Venue: (Check any applicable box) <input checked="" type="checkbox"/> 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.															
Type of Debtor (Form of Organization) (Check one Box) <input checked="" type="checkbox"/> Individual (includes Joint Debtor) See Exhibit D on page 2 of this form <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below) State type of entity:	Nature of Business (Check all applicable boxes) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <input type="checkbox"/> Tax Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 25 of the United States Code (the Internal Revenue Code)	Chapter or Section of Bankruptcy Code Under Which The Petition is Filed (Check one box) <table style="width:100%; border: none;"> <tr> <td style="width: 25%; border: none;">Chapter 7</td> <td style="width: 25%; border: none;"><input checked="" type="checkbox"/> Chapter 11</td> <td style="width: 25%; border: none;">Chapter 12</td> <td style="width: 25%; border: none;">Chapter 15</td> </tr> <tr> <td style="border: none;">Chapter 9</td> <td style="border: none;">Chapter 12</td> <td colspan="2" style="border: none; text-align: center;">Petition for Recognition of a Foreign Main Proceeding</td> </tr> <tr> <td style="border: none;">Chapter 13</td> <td colspan="3" style="border: none; text-align: center;">Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</td> </tr> </table>		Chapter 7	<input checked="" type="checkbox"/> Chapter 11	Chapter 12	Chapter 15	Chapter 9	Chapter 12	Petition for Recognition of a Foreign Main Proceeding		Chapter 13	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
Chapter 7	<input checked="" type="checkbox"/> Chapter 11	Chapter 12	Chapter 15												
Chapter 9	Chapter 12	Petition for Recognition of a Foreign Main Proceeding													
Chapter 13	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding														
Chapter 11 Debtors Check one Box: <input checked="" type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: <input type="checkbox"/> A Plan is being filed with this Petition. <input type="checkbox"/> Acceptance of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b)		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the Court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to Chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.													
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> 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.			THIS SPACE IS FOR COURT USE ONLY												
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,000-5,000 5,0001-10,000.00 10,001-25,000.00 25,001-50,000 50,001-100,000 Over 100,000 <input checked="" type="checkbox"/>															
Estimated Assets <table style="width:100%; border: none;"> <tr> <td style="width: 25%;">\$0 to \$10,001 to</td> <td style="width: 25%;">\$100,001 to</td> <td style="width: 25%;">\$1 million to</td> <td style="width: 25%;">More than</td> </tr> <tr> <td>\$10,000 \$100,000</td> <td>\$1 million \$100 million</td> <td>\$100 million</td> <td>\$100 million</td> </tr> </table> <input checked="" type="checkbox"/>				\$0 to \$10,001 to	\$100,001 to	\$1 million to	More than	\$10,000 \$100,000	\$1 million \$100 million	\$100 million	\$100 million				
\$0 to \$10,001 to	\$100,001 to	\$1 million to		More than											
\$10,000 \$100,000	\$1 million \$100 million	\$100 million	\$100 million												
Estimated Liabilities <table style="width:100%; border: none;"> <tr> <td style="width: 25%;">\$0 to \$50,001 to</td> <td style="width: 25%;">\$100,001 to</td> <td style="width: 25%;">\$1 million to</td> <td style="width: 25%;">More than \$ million</td> </tr> <tr> <td>\$50,000 \$100,000</td> <td>\$1 million \$100 million</td> <td>\$100 million</td> <td></td> </tr> </table> <input checked="" type="checkbox"/>			\$0 to \$50,001 to	\$100,001 to	\$1 million to	More than \$ million	\$50,000 \$100,000	\$1 million \$100 million	\$100 million						
\$0 to \$50,001 to	\$100,001 to	\$1 million to	More than \$ million												
\$50,000 \$100,000	\$1 million \$100 million	\$100 million													

Voluntary Petition

Name of Debtor(s):
John O. Thornsens and Donna J. Thornsens

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

Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

Location where filed: None	Case No:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case No:	Date Filed:
District: None	Relationship:	Judge:

Signatures

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11.)

Exhibit A is attached and made a part of this petition.

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?

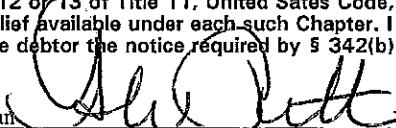
Yes, and Exhibit C is attached and made a part of this petition.

No

Exhibit B

(To be completed if Debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I 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 under each such Chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.


s/Galen W. Pittman
Galen W. Pittman, Attorney for Debtors

Date

Dec 3 2007

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 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.

Statement 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

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.

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.

I request relief in accordance with the Chapter of Title 11, United State Code, specified in this petition.

s/John O. Thorsen

John O. Thorsen, Debtor

s/Donna J. Thorsen

Donna J. Thorsen, Debtor

Date

12/3/07

Signature of Attorney

s/Galen W. Pittman

Galen W, Pittman, Attorney for Debtor(s)

PITTMAN & MOCHALSKI, LLC

300 North Second St., Ste. 210

Post Office Box 668

La Crosse, Wisconsin 54602-0668

(608) 784-0841

Date

Dec 3, 2007

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.

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 a 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 title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

Pursuant to § 1511 of title 11, United States Code, 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.

(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 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 of Bankruptcy Petition Preparer

Social Security Number

Address

Signature of Bankruptcy Preparer or officer, principal, responsible person, or partner whose social security number if 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.

Signature of Bankruptcy Petition Preparer

Date

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
WESTERN DISTRICT OF WISCONSIN

In re: John O. Thorsen
Debtor(s)

Case No: _____
(If Known)

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.

X 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 the 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 form 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 circumstance 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.

_____ 4. I am not required to receive a credit counseling briefing because of *(Check the applicable statement.) (Must be accompanied by a motion for determination by the Court).*

_____ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

_____ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

_____ Active military duty in a military combat zone.

_____ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/John O. Thorsen

Date: 12/3/07

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN

In re: Donna J. Thorsen
Debtor(s)

Case No: _____
(If Known)

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 the 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 circumstance 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.

_____ 4. I am not required to receive a credit counseling briefing because of *(Check the applicable statement.) (Must be accompanied by a motion for determination by the Court.)*

_____ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

_____ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

_____ Active military duty in a military combat zone.

_____ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: *Donna J. Thorsen*
s/John-O. Thorsen

Date: 12/3/07

**United States Bankruptcy Court
Western District Of Wisconsin**

**In re: John O. Thorsen
and Donna J. Thorsen**

Debtor(s)

Case No. _____

Chapter 11 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ Billed at hourly
rate of \$200.00 per hour

Prior to the filing of this statement I have received \$ 7,500.00

Balance Due \$ Will be billed at
hourly rate of \$200.00 against retainer

2. The source of the compensation paid to me was:

Debtor _____ Other (specify)

3. The source of compensation to be paid to me is:

Debtor _____ Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

_____ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

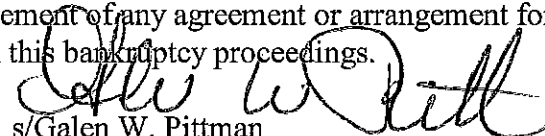
- a. Analysis of the debtor' s financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan, which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Any Audit by U.S. Trustee of Means Test.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Dec 3, 2007
Date


s/Galen W. Pittman
Signature of Attorney

PITTMAN & MOCHALSKI, LLC
Name of law firm

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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 **before** 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.

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.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

1. 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, 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.

2. 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.

3. 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.

4. 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.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments 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.

2. 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.

3. 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 Trustee, 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.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

SALW W. FITZMAN SC
Printed name and title, if any, of Bankruptcy Petition Preparer

Address: 300 ND 2nd St Suite 210

[Signature]
X Signature of Bankruptcy Petition Preparer or officer,

principal, responsible person, or partner whose Social Security number is provided above.

39-1789982
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.)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

John O. Thorsen and Donna J. Thorsen
Printed Name(s) of Debtor(s)

Case No. (if known) _____

X [Signature] 12/3/07
Signature of Debtor Date

X Donna J Thorsen 12/3/07
Signature of Joint Debtor (if any) Date

INTERNAL REVENUE SERVICE
Insolvency Stop 5301MIL
310 West Wisconsin Avenue
Milwaukee, WI 53202-2221

Wisconsin Department of Revenue
Post Office Box 8902
Madison, WI 53708

U. S. TRUSTEE OFFICE
780 Regent Street
Suite 304
Madison, WI 53715

Alliance One
1160 Centre Point Drive, Ste. 1
Mendota Heights, MN 55120

Allied Interstate
12655 N. Central Expressway
Dallas, TX 75243

B&H Lumber Company
Post Office Box 152
Sparta, WI 54658

Bank of America
c/o BCC Collection Services
29 East Madison St., Ste. 1650
Chicago, IL 60602-4404

BCC Collection Services
29 East Madison St., Ste. 1650
Chicago, IL 60602-4404

Best Buy
Post Office Box 5238
Carol Stream, IL 60197-5238

Centurytel
Post Office Box 4300
Carol Stream, IL 60197-4300

Charles Kassler, DDS
1831 E. Main Street
Onalaska, WI 54650-8757

Charter Media
Post Office Box 76876
Milwaukee, WI 53278

Citibank
c/o Alliance One
1160 Centre Point Drive, Ste. 1
Mendota Heights, MN 55120

Community Bank Group
3131 South 13th Street
Milwaukee, WI 53215

Cow 97 WCOW-FM
113 West Oak Street
Sparta, WI 54669

Fortress Bank
100 North Main Street
Post Office Box 100
Westby, WI 54667-0100

Fortress Bank
100 North Main Street
Post Office Box 100
Westby, WI 54667-0100

GE Bank
Post Office Box 981127
El Paso, TX 70998-1127

GE Money Bank
Post Office Box 950061
Orlando, FL 32896-0061

Gliesken Insulation Equipment
14260 Freund Road
Delphos, OH 45833

Harters Quik Clean Up
2850 Larson Street
La Crosse, WI 54603

Health Traditions
NW-7349
Post Office Box 1450
Minneapolis, MN 55485-7349

Hook N-Haul LLC
S1521 Lovass Ridge Road
Westby, WI 54667

HSBC Bank Nevada
c/o Mercantile Adjusted Bureau Inc.
Post Office Box 9315A
Rochester, NY 14604-0999

IDIARC Media
c/o Allied Interstate
12655 N. Central Expressway
Dallas, TX 75243

Idiarc Media Corp.
Post Office Box 619810
D/FW Airport, TX 75261-9810

Insulation Plus
3272 Airport Road
La Crosse, WI 54603

Integrity Insurance
Post Office Box 740604
Cincinnati, OH 45274-0604

Internal Revenue Service
INTERNAL REVENUE SERVICE
Insolvency Stop 5301MIL
310 West Wisconsin Avenue
Milwaukee, WI 53202-2221

Kohl's
Attn: Recovery
Post Office Box 3004
Milwaukee, WI 53201

Mail Handlers
Post Office Box 5222
Carol Stream, IL 60197-5222

Market Media
Street Address Unknown
City, State, Zip Unknown

MBNA
Experian, Post Office Box 2002
Allan, TX 75013

Mercantile Adjusted Bureau Inc.
Post Office Box 9315A
Rochester, NY 14604-0999

Merchants & Manufacturing Bancorp
5445 S. Westride Drive
New Berlin, WI 53151

Mobil Media
9425 Syndicate Ave. South
Bloomington, MN 55420

Moen Sheehan Meyer, Ltd.
201 Main Street, Ste. 700
Post Office Box 786
La Crosse, WI 54602-786

NEBS
500 Main Street
Groton, MA 01471

Phone Directories (Yellow Pages)
c/o The Anderson Group
3409 North Hellen, St. 200
Metairie, LA 70002

Phone Directories Company
Post Office Box 2277
Orena, UT 84059-2277

Pinnacle Financial
Street Address Unknown
City, State, Zip Unknown

Primary Financial Services
3115 North 3rd Avenue, Ste. 112
Phoenix, AZ 85013

Providian
Post Office Box 560487
Dallas, TX 75266-0487

Rauch-Milliken International, Inc.
Post Office Box 8390
Metairie, LA 70011-8390

Rent J & D Estates
N5071 County Road N
West Salem, WI 54669

Reynolds Building Products
3213 George Street
La Crosse, WI 54603

Sears Charge Card
Post Office Box 183061
Columbus, OH 43218-3061

SST/Columbus
4315 Pickett
St. Joseph, MO 64503

Stop-Loss Inc.
Post Office Box 4710
Monroe, LA 71211

The Anderson Group
3409 North Hellen, St. 200
Metairie, LA 70002

The Best Service Company
10780 Santa Monica Blvd., Ste. 140
Los Angeles, CA 90025

Thermal Line Windows
Post Office Box 579
Mandan, ND 58554

Triscrypt Corp.
4316 Picket Road
St. Joseph, MO 64503

Unemployment Insurance
Post Office Box 7945
Madison, WI 53707

US Cellular
Post Office Box 0203
Palatine, IL 60055-0203

Verizon (idearc Media Corp)
Post Office Box 61981
DFW Airport, TX 75261-9810

Wells Fargo
Post Office Box 6426
Carol Stream, IL 60197-6426

Wells Fargo
Post Office Box 54180
Los Angeles, CA 90054-0180

Wells Fargo
Post Office Box 6426
Carol Stream, IL 60197-6426

Wells Fargo
c/o Primary Financial Services
3115 North 3rd Avenue, Ste. 112
Phoenix, AZ 85013

Wells Fargo Visa
c/o The Best Service Company
10780 Santa Monica Blvd., Ste. 140
Los Angeles, CA 90025

Wettsteins
Post Office Box 981439
El Paso, TX 79998

World Points Providence
Bank of America
Post Office Box 15726
Wilmington, DE 19888-5726

Yellow Book USA
6300 C Street SW
Cedar Rapids, IA 52404

Yellow Pages
c/o Rauch-Milliken International, Inc.
Post Office Box 8390
Metairie, LA 70011-8390

**20 LARGEST UNSECURED CREDITORS
JOHN O. THORNSEN AND DONNA J. THORNSEN**

1	Bank of America c/o BCC Collection Services 29 East Madison St., Ste. 1650 Chicago, IL 60602-4404	\$24,769.07
2	MBNA Experian, Post Office Box 2002 Allan, TX 75013	\$23,392.90
3	Insulation Plus 3272 Airport Road La Crosse, WI 54603	\$22,095.85
4	Thermal Line Windows Post Office Box 579 Mandan, ND 58554	\$20,353.78
5	Mail Handlers Post Office Box 5222 Carol Stream, IL 60197-5222	\$19,457.99
6	World Points Providence Bank of America Post Office Box 15726 Wilmington, DE 19888-5726	\$19,455.57
7	SST/Columbus 4315 Pickett St. Joseph, MO 64503	\$12,000.00
8	Providian Post Office Box 560487 Dallas, TX 75266-0487	\$11,711.99
9	Cow 97 WCOW-FM 113 West Oak Street Sparta, WI 54669	\$8,804.00

10	Moen Sheehan Meyer, Ltd. 201 Main Street, Ste. 700 Post Office Box 786 La Crosse, WI 54602-786	\$3,629.25
11	Yellow Book USA 6300 C Street SW Cedar Rapids, IA 52404	\$3,516.00
12	GE Money Bank Post Office Box 950061 Orlando, FL 32896-0061	\$3,016.21
13	Health Traditions NW-7349 Post Office Box 1450 Minneapolis, MN 55485-7349	\$2,326.25
14	Rent J & D Estates N5071 County Road N West Salem, WI 54669	\$2,100.00
15	Integrity Insurance Post Office Box 740604 Cincinnati, OH 45274-0604	\$2,095.90
16	Charles Kassler, DDS 1831 E. Main Street Onalaska, WI 54650-8757	\$2,070.00
17	Charter Media Post Office Box 76876 Milwaukee, WI 53278	\$2,062.25
18	Best Buy Post Office Box 5238 Carol Stream, IL 60197-5238	\$1,071.00
19	Sears Post Office Box 183061 Columbus, OH 43218-3061	\$1,012.07
20	Reynolds Bldg. Products 3213 George Street La Crosse, WI 54603	\$821.54

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing List of Creditors Holding 20 Largest Unsecured Claims and that it is true and correct to the best of my information and belief.

Dated: 12/3/2007

Signature: s/John O. Thorsen

Signature: s/Donna J. Thorsen