B1 (Officia	l Form 1)(1	/08)	~	~ .			٠				· · · · · · · · · · · · · · · · · · ·	
			United We			ruptcy f Wiscon		•			Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Bader, Clifford L. Jr.								Name of Joint Debtor (Spouse) (Last, First, Middle): Bader, Jennifer				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0760								Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7416				
Street Address of Debtor (No. and Street, City, and State): W8503 Mullen Road Elroy, WI								Street Address of Joint Debtor (No. and Street, City, and State): W8503 Mullen Road Elroy, WI ZIP Code				
ZIP Code 53929								53929				
County of Residence or of the Principal Place of Business: Juneau								County of Residence or of the Principal Place of Business: Juneau				
Mailing Ad	ldress of De	btor (if diffe	erent from st	reet addre	ss):		Maili	Mailing Address of Joint Debtor (if different from street address):				
					Г	ZIP Code					ZIP Code	
	f Principal A t from street		siness Debto ove):	г	L						· · · · · · · · · · · · · · · · · · ·	
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.)				Sing in 1 Rail Stoo Con Clea Oth	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defi in 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 organiza under Title 26 of the United Sta Code (the Internal Revenue Code			Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition Chapter 13 of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for				
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.							Check	Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: 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).				
Debtor	estimates tha	at funds will at, after any	ation I be available exempt proper for distribut	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT USE ONLY	
	Number of C			1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	T		
Estimated A		\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	П	\$500,000,001 to \$1 billion	☐ More than			
Estimated L \$0 to \$50,000	iabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than			

Voluntary Petition

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

Name of Debtor(s):

Bader, Clifford L. Jr. Bader, Jennifer

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.

Signature of Debtor Clifford L. Bader, Jr.

Signature of Join Debtor Jennifer Bader

Telephone Number (If not represented by attorney)

5/12/09

Date

Signature of Attorney*

Signature of Attorney for Debtor(s)

J. David Krekeler 1011125

Printed Name of Attorney for Debtor(s)

Krekeler Strother, S.C.

Firm Name

15 North Pinckney Street, #200

P.O. Box 828

Madison, W! 53701-0828

Address

(608) 258-8555 Fax: (608) 258-8299

Telephone Number

5.1509

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.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankrupicy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy 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

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 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. 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)

- 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.

<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)

1. 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.

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 Attorney

I hereby certify that I delivered to the debtor this notice re	equired by §342(b) of the Bankruptcy Code.	y- / / 5								
J. Davîd Krekeler 1011125	X Machin	5-11-05								
Printed Name of Attorney	Signature of Attorney	Date								
Address:										
15 North Pinckney Street, #200	•									
P.O. Box 828		·								
Madison, WI 53701-0828 (608) 258-8555										
(000) 200-0000	•									
Certificate of Debtor										
I (We), the debtor(s), affirm that I (we) have received and	read this notice.	~1 1								
Clifford L. Bader, Jr. Jennifer Bader	x (w///279//	5/12/09								
Printed Name(s) of Debtor(s)	Signature of Debtor	Date /								
Case No. (if known)	x Jennile Bade	5/12/09								
	Signature of Joint Debtor (if any)	Date								

Office of the United States Trustee 780 Regent Street Suite 304 Madison, WI 53715

Office of the United States Attorney 660 West Washington Avenue Suite 303 P.O. Box 1585 Madison, WI 53701-1585

Wisconsin Department of Revenue Special Procedures Unit 5-77 Mail Stop P.O. Box 8901 Madison, WI 53708-8901

Wisconsin Dept. of Workforce Development Division of Unemployment Insurance P.O. Box 8914 Madison, WI 53708-8914

United States Treasury Internal Revenue Service P.O. Box 21126 Stop N781 Philadelphia, PA 19114

Alliance Business Services P.O. Box 1210 Marshfield, WI 54449-7210

Alliant Energy PO Box 3068 Cedar Rapids, IA 52406-3068

American Express P.O. Box 360001 Fort Lauderdale, FL 33336-0001

Clifford Bader Sr. and Virginia ~Bader 924 Stewert Court Mauston, WI 53948

Bank of America PO Box 15019 Wilmington, DE 19850-5019

Bank of Mauston P.O. Box 226 Mauston, WI 53948-0226 Bankers Group

Alecia M. Boguslawske W6689 Dlask Road Mauston, WI 53948

BTU Management Inc. 534 LaCrosse Street Mauston, WI 53948

Capital Newspapers 1901 Fish Hatchery Road P.O. Box 14080 Madison, WI 53708-0080

CHIQUOINE & MOLBERG, S.C. Attorney Stephen D. Chiquoine P.O. Box 399 Reedsburg, WI 53959-0399

CTK Mauston, WI 53948

Dale Schultz Tires Mauston, WI 53948

Dells Lumber & Home Builders 931 Michigan Avenue Wisconsin Dells, WI 53965

Department of Revenue PO Box 8901 Madison, WI 53708-8901

Department of Workforce Development Division of Unemployment Insurance PO Box 8914 Madison, WI 53708-8914

Discover Card P.O. Box 15156 Wilmington, DE 19850-5156

Dish Network Dept. 0063 Palatine, IL 60055-0063

Fire & Safety II, Inc. P.O. Box 334 Baraboo, WI 53913 GM Mastercard HSBC Card Services Dept. 9600 Carol Stream, IL 60128

Gray Electric LLC N4717 US Highway 12 And 16 Mauston, WI 53948

HSBC - Menards P.O. Box 5350 Carol Stream, IL 60197-5250

Ideal Crane Rental, Inc. 4349 Acker Road Madison, WI 53704

Internal Revenue Serivce PO Box 9019 Holtsville, NY 11742-9019

JK Harris 4995 LaCrosse Road Suite 1800 Charleston, SC 29406

Juneau County Treasurer Juneau County Courthouse 220 East State Street Mauston, WI 53948-1349

KLC Financial Lease 800 Washington Avenue, North Suite 503 Minneapolis, MN 55401

Kwik Trip Inc.
P.O. Box 1597
La Crosse, WI 54602-1597

Linde Gas LLC 400 25th Avenue North Wisconsin Rapids, WI 54495

LVT Corp.

M&I Marshall & Ilsley Bank 401 East Staet Street Mauston, WI 53948

Manufacturer Housing Product

Mauston True Value Hardware 601 North Union Street Mauston, WI 53948

Attorney Timothy B. Melms Hogan & Melms LLP P.O. Box 1008 Rhinelander, WI 54501-1008

New Lisbon True Value 202 East Bridge Street New Lisbon, WI 53950

Oakdale Electric Cooperative P.O. Box 128 Oakdale, WI 54649-0128

Pitney Bowes Credit Corp P.O. Box 99872 Chicago, IL 60696-7672

Platinum Mechanical Inc. 8795 Frank Drive Minocqua, WI 54548

Quest Diagnostics 200 West North Street Norwalk, WI 54648

Royal Bank (f/k/a Acuity Bank) P.O. Box 10 Elroy, WI 53929

Sam's Crane and Equipment Randolph Mauston, WI 53948

Schalow's Nursery Inc. 10474 County Road A Marshfield, WI 54449

Smoker Financial Services Assurant Employee Benefits La Crosse, WI 54601

Theisen's Lumber & Millwork 3328 State Highway 13 Wisconsin Dells, WI 53965 Trans Union Corporation National Disclosure Center P.O. Box 390 Springfield, PA 19064

United Auto Supply P.O. Box 2288 La Crosse, WI 54602-2288

US Department of Education Direct Loans P.O. Box 530260 Atlanta, GA 30353-0260

Verizon Communications P.O. Box 920041 Dallas, TX 75392-0041

Whyte Hirschboeck Dudek, S.C. Attorney Daniel J. McGarry 33 E. Main Street, Suite 300 Madison, WI 53703-3300

Wick Building Systems, Inc. 405 Walter Road Mazomanie, WI 53560

Wisconsin Metal Sales Inc. P.O. Box 149 200 Lilac Drive Reedsburg, WI 53959

Wisconsin River Co-op Services P.O. Box 729 Adams, WI 53910