B1 (Official Form 1)(1/08)								
United States Bankruptcy Court Northern District of Illinois Volu				Volun	tary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Wolf, Stephen A.				Name of Joint Debtor (Spouse) (Last, First, Middle):				
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-9427			N Last f (if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State): 2164 Second Street Northbrook, IL			Street	Street Address of Joint Debtor (No. and Street, City, and State):				
	Ē	ZIP Code 50062						ZIP Code
County of Residence or of the Principal Place of Cook	f Business:			-			ce of Business	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Deb	tor (if differen	t from street a	ddress):
	Γ-	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor		f Business		Chapter of Bankruptcy Code Under Which				
(Form of Organization) (Check one box)	Health Care Bus	one box) siness		the Petition is Filed (Check one box) Chapter 7				
Individual (includes Joint Debtors)	□ Single Asset Re in 11 U.S.C. § 1		defined	fined Chapter 9 Chapter 15 Petition for Recognition				
See Exhibit D on page 2 of this form.	🗖 Railroad	0. (0.2)		Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition				
Corporation (includes LLC and LLP)	Stockbroker	ker		Chapter 13 Of a Foreign Nonmain Proceeding				
 Partnership Other (If debtor is not one of the above entities, 	Clearing Bank					Natura	of Dabts	
check this box and state type of entity below.)		npt Entity		Nature of Debts (Check one box)				
	(Check box, ☐ Debtor is a tax-e under Title 26 o Code (the Intern	f the United	nization States	es "incurred by an individual primarily for				
Filing Fee (Check on	e box)			one box:		Chapter 11 I		U.S.C. § 101(51D).
Full Filing Fee attached	hla ta individuale anl	v) Must		Debtor is				11 U.S.C. § 101(51D).
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.			vr 1	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				 heck 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). 				
Statistical/Administrative Information ** Debtor estimates that funds will be available	** SCOTT R. CLA	R 06183	741 ***			THIS	SPACE IS FOR	COURT USE ONLY
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 								
1- 50- 100- 200-	1 ,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 5 \$50,000 \$100,000 \$500,000 to \$1 t	Image: style="text-align: center;">Image: style="text-align: center;">Image: style="text-align: style="text-align: center;">Image: style="text-align: style="text-align: center;">Image: style="text-align: style="text-align: style="text-align: center;">Image: style="text-align: style="textraaling: style="text-align: style="text-align: style="text-alig	\$50,000,001 to \$100	100,000,001 \$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 5 \$50,000 \$100,000 \$500,000 to \$1 t	Image: style="text-align: center;">Image: style="text-align: center;">Image: style="text-align: style="text-align: style="text-align: center;">Image: style="text-align: style;" style="tex;""> text-align: style="text-alig	\$50,000,001 to \$100	\$100,000,001 to \$500 million	5 00,000,001 to \$1 billion				

B1 (Official For	m 1)(1/08)		Page 2	
Voluntary	y Petition	Name of Debtor(s):		
(This page mu	st be completed and filed in every case)	Wolf, Stephen A.		
1	All Prior Bankruptcy Cases Filed Within Last	1 t 8 Years (If more than ty	wo, attach additional sheet)	
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 Debto	Dr:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor	Exhibit B is an individual whose debts are primarily consumer debts.)	
forms 10K ar pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the pet have informed the petition 12, or 13 of title 11, Unit	titioner named in the foregoing petition, declare that I oner that [he or she] may proceed under chapter 7, 11, ted States Code, and have explained the relief available . I further certify that I delivered to the debtor the notice 342(b)	
8:11 :2011 :	Exh	ibit C		
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	-	nd identifiable harm to public health or safety?	
···· •		nibit D		
	eted by every individual debtor. If a joint petition is filed, early approximate and aigned by the debtor is attached and made		and attach a separate Exhibit D.)	
If this is a join	D completed and signed by the debtor is attached and made and nettion:	a part of this perition.		
	D also completed and signed by the joint debtor is attached a	and made a part of this pe	tition.	
	Information Regardin	•		
	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or pr	rincipal assets in this District for 180	
 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. 				
 Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. 				
2054 <u></u>	Certification by a Debtor Who Reside (Check all app		ntial Property	
	Landlord has a judgment against the debtor for possession	,	box 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	ere are circumstances une for possession, after the ju	der which the debtor would be permitted to cure adgment for possession was entered, and	
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would	become due during the 30-day period	

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

B1 (Official Form 1)(1/08)	Page 3
Voluntary Petition	Name of Debtor(s): Wolf, Stephen A.
(This page must be completed and filed in every case)	
	natures
Sign 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] 1 am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Stephen A Wolf X Signature of Joint Debtor Telephone Number (If not represented by attorney) Date X Signature of Attorney for Debtor(s) SCOTT R. CLAR 06183741 Printed Name of Attorney for Debtor(s) Crane, Heyman, Simon, Welch & Clar Firm Name Suite 3705 135 South LaSalle Street Chicago, IL 60603-4297 Address	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. X
312-641-6777 Telephone Number	
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	Address X Date 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 States Code, specified in this petition.	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:
X	If more than one person prevented this document attacks additional about
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	

United States Bankruptcy Court Northern District of Illinois

In re Stephen A. Wolf

Debtor(s)

Case No. Chapter

11

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*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances 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.

Official Form 1, Exh. D (10/06) - Cont.

□ 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.

 \Box 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/ Stephen A. WolfStephen A. Wolf

Date: October 30, 2008

Certificate Number: 01267-ILN-CC-005285715 CERTIFICATE OF COUNSELING						
I CERTIFY that on <u>October 30, 2008</u>	, at	2:04	o'clock <u>PM CDT</u> ,			
Stephen A Wolf	received from					
Money Management International, Inc.			,			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit cou	unseling in the			
Northern District of Illinois	, ar	n individual [or g	roup] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h) :	and 111.					
A debt repayment plan was not prepared	If a d	lebt repayment pla	an was prepared, a copy of			
the debt repayment plan is attached to this certificate.						
This counseling session was conducted by telephone						
Date: October 30, 2008	By	/s/Shante Robinsc	on-Powell			
	Name	Shante Robinson-	Powell			
	Title	Counselor				
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan. if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).						

United States Bankruptcy Court Northern District of Illinois

In re Stephen A. Wolf

Debtor(s)

Case No. 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]
Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Guaranty regarding 3333 Davie, Ft. Lauderdale Fl	Contingent	7,100,000.00
Midwest Bank 7227 W. Addison Chicago, IL 60634	Midwest Bank 7227 W. Addison Chicago, IL 60634	Guaranty regarding 4410 N. Northwest Hwv	Contingent	4,080,000.00
Harris Bank 111 W. Monroe Chicago, IL 60603	Harris Bank 111 W. Monroe Chicago, IL 60603	Guaranty regarding 3660 N. Lake Shore Dr.	Contingent	3,600,000.00
Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Guaranty regarding Fall Ridge Condos, Delray Beach, Fl	Contingent	2,576,000.00
Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Guaranty regarding 708 N.E. 8th St., DelRay Beach, Fl	Contingent	1,900,000.00
Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Guaranty regarding 301-348 N.E. 5th Ave., DelRay Beach Florida	Contingent	1,060,000.00
Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008	Guaranty regarding 302-348 N.E. 5th Av, DelRay Beach, Fl.	Contingent	880,000.00
North Community Bank 3639 N. Broadway Chicago, IL 60613	North Community Bank 3639 N. Broadway Chicago, IL 60613	Guaranty regarding 318 North Community	Contingent	760,000.00
Estate of Joseph Gambino c/o Michael A. Braun 33 N. Dearborn St., Suite 500 Chicago, IL 60602	Estate of Joseph Gambino c/o Michael A. Braun 33 N. Dearborn St., Suite 500 Chicago, IL 60602	Judgment	Disputed	750,000.00
Landmark Bank 2600 E. Commercial Blvd. Fort Lauderdale, FL 33308	Landmark Bank 2600 E. Commercial Blvd. Fort Lauderdale, FL 33308	Guaranty regarding Fall Ridge Condos	Contingent	644,000.00
Parkway Bank 4800 North Harlem Ave. Harwood Heights, IL 60706	Parkway Bank 4800 North Harlem Ave. Harwood Heights, IL 60706			352,000.00

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]
North Community Bank 3639 N. Broadway Chicago, IL 60613	North Community Bank 3639 N. Broadway Chicago, IL 60613	Guaranty regarding 2225 W. Howard	Contingent	309,000.00
Peter Harrigan Interlock Inc. 160 S.E. 6th Ave. Delray Beach, FL 33483	Peter Harrigan Interlock Inc. 160 S.E. 6th Ave. Delray Beach, FL 33483	Guaranty regarding 708 NE 8th St., Delray Beach, Fl	Contingent	280,000.00
Bayview Financial 2555 Ponce DeLeon Blvd. Miami, FL 33134	Bayview Financial 2555 Ponce DeLeon Blvd. Miami, FL 33134		Contingent	79,000.00
North Community Bank 3639 N. Broadway Chicago, IL 60613	North Community Bank 3639 N. Broadway Chicago, IL 60613	2006 Mercedes SL 500 (guarantor)	Contingent	20,000.00
North Community Bank 3639 N. Broadway Chicago, IL 60613	North Community Bank 3639 N. Broadway Chicago, IL 60613	2006 Ford Mustang		16,791.00 (0.00 secured)
US Bank PO Box 790117	US Bank PO Box 790117	Leased 2005 Saab		13,420.00
Saint Louis, MO 63179-0117 North Community Bank 3639 N. Broadway Chicago, IL 60613	Saint Louis, MO 63179-0117 North Community Bank 3639 N. Broadway Chicago, IL 60613	daughter's car (guarantor)	Contingent	(0.00 secured) 12,000.00
North Community Bank 3639 N. Broadway Chicago, IL 60613	North Community Bank 3639 N. Broadway Chicago, IL 60613	automobile (guarantor)	Contingent	11,000.00
National City Card Services PO Box 856176 Louisville, KY 40285	National City Card Services PO Box 856176 Louisville, KY 40285			8,400.00

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

I, **Stephen A. Wolf**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date October 30, 2008

Signature /s/ Stephen A. Wolf Stephen A. Wolf

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.

American Express Business PO Box 360001 Fort Lauderdale, FL 33336-0001

AT&T Universal Card PO Box 183051 Columbus, OH 43218-3051

.

Bayview Financial 2555 Ponce DeLeon Blvd. Miami, FL 33134

Capital One Bank POBox 60024 City Of Industry, CA 91716-0024

Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024

Citibank Visa PO Box 6000 The Lakes, NV 89163

Estate of Joseph Gambino c/o Michael A. Braun 33 N. Dearborn St., Suite 500 Chicago, IL 60602

Estate of Ruben Zipperstein %Howard S. Golden @ Robbins Salomon 25 E. Washington St., Ste. 1000 Chicago, IL 60602

Fifth Third Bank 1701 E. Golf Rd. Rolling Meadows, IL 60008

Harris Bank 111 W. Monroe Chicago, IL 60603 Landmark Bank 2600 E. Commercial Blvd. Fort Lauderdale, FL 33308

Midwest Bank 7227 W. Addison Chicago, IL 60634

National City Card Services PO Box 856176 Louisville, KY 40285

North Community Bank 3639 N. Broadway Chicago, IL 60613

Parkway Bank 4800 North Harlem Ave. Harwood Heights, IL 60706

Peter Harrigan Interlock Inc. 160 S.E. 6th Ave. Delray Beach, FL 33483

Sue Wolf 2164 Second St. Northbrook, IL 60062