EXHIBIT "B"

NEW YORK COUNTY CLERK 1 0 2018 04: 06 PM

NYSCEF DOC. NO. 29

* r	Case 18-00515	Doc 1	Filed 01/08/18 Document	Entered 01/08/18 17:27:03 Page 1 of 66	Desc Main
Fill in this inform	nation to identify your ca	se:			
United States	Bankruptcy Court fo	r the:			
Northern	District of: Illino	is	_		
Case number (if k	nown)	с	hapter you are filing under		
		L.	Chapter 7		
		Ē	Chapter 11		
		Ē	Chapter 12		Check if this is an
		Ē	Chapter 13		amended filing

Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy

12/17

INDEX NO. 159222/2018

RECEIVED NYSCEF: 10/25/2018

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Douglas First name	First name
an ann an an an an an Allan an an an an Allan an a	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	E. Middle name Litowitz	Middle name
	Bring your picture identification to your meeting with the trustee.	Last name Suffix (Sr., Jr., II, III)	Last name
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
34,000,00		Last name	
3.	Only the last 4 digits of your Social	XXX - XX- 8378	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Case 18	3-00515 Doc 1 Filed 01/08/18 Entere Document Page 2	ed 01/08/18 17:27:03 Desc Main
Debtor 1 Douglas First Name	E. Litowitz Middle Name Last Name	Case number (if known)
- instruction		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
 Any business names and Employer 	have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name	Business name
	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	413 Locust Pl Number Street	Number Street
	Deerfield Illinois 60015	
	City State Zip Code	City State Zip Code
	Lake	
	County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
	above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		:

	COUNTY CL	LERK 10/25/	2018 04:06	PM INDEX NO. 159222/2
CEF DOC. NO. 29 Case 18	8-00515 Doc 1	Filed 01/08/18 Document	Entered 01/08/2 Page 3 of 66	RECEIVED NYSCEF: 10/25/2 18 17:27:03 Desc Main
Debtor 1 Douglas	E.	Litowitz	Case numbe	r (if koown)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see 010)). Also, go to the top c		U.S.C. § 342(b) for Individuals Filing for appropriate box.
 How you will pay the fee 	more details abou cashier's check, c	ut how you may pay. Ty	pically, if you are payir attorney is submitting	with the clerk's office in your local court for ng the fee yourself, you may pay with cash, your payment on your behalf, your attorney
		e fee in installments. If <i>ny Your Filing Fee in Ins</i> t		n, sign and attach the <i>Application for</i> n 103A).
	judge may, but is the official povert you choose this c	not required to, waive ty line that applies to yo	your fee, and may do s our family size and you t the <i>Application to Ha</i>	only if you are filing for Chapter 7. By law, a o only if your income is less than 150% of are unable to pay the fee in installments). If ave the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the	☑ No.			
last 8 years?	Yes. District		When MM / DD / Y	Case number
	District		When	Case number
	District		MM / DD / Y When	YYY Case number
	······		MM / DD / Y	
^{10.} Are any bankruptcy cases pending or	✓ No.			
being filed by a	Yes. Debtor			Relationship to you
spouse who is not filing this case with	District		When	Case number, if known
you, or by a business	Debtor		MM / DD / \	Relationship to you
	D		When	Case number, if known
partner, or by an affiliate?	District	******	MM / DD / Y	
partner, or by an	No. Go to line 12.			
partner, or by an affiliate? ^{11.} Do you rent your	No. Go to line 12.	dlord obtained an evictior	MM / DD / Y	
partner, or by an affiliate? ^{11.} Do you rent your	No. Go to line 12.	dlord obtained an evictior	MM / DD / Y	

EF DOC. NO. 29						RECEIVED NYSCEF: 10/25
Case 18	3-005	515		01/08/18 cument	Entered 01/08/18 17:27 Page 4 of 66	2:03 Desc Main
ebtor 1 Douglas First Name		E. Mic	dle Name	Litowitz Last Name	Case number (if known)	
art 3: Report About Any	Busi	nesses	s You Own as a Sole	Proprietor		
Are you a sole proprietor of any full-	2	No.	Go to Part 4.			
or part-time business?		Yes.	Name and location c	f business		
A sole proprietorship is a business you			Name of business, if	any		
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Stree	et	
If you have more than one sole			City	*****	State Zip	p Code
proprietorship, use a separate sheet and					escribe your business:	
attach it to this petition.			hand		lefined in 11 U.S.C. § 101(27A))	
pennon.			Sumul		s defined in 11 U.S.C. § 101(51B))	
			lana and		11 U.S.C. § 101(53A))	
			Commodity B	roker (as defi	ined in 11 U.S.C. § 101(6))	
			None of the a	oove		
• Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	appi shee	ropriate et, state	<i>e deadlines.</i> If you indi	cate that you ash-flow state	ist know whether you are a small busin are a small business debtor, you musi ment, and federal income tax return c 6(1)(B).	t attach your most recent balance
For a definition of	$\mathbf{\overline{S}}$	No.	l am not filing under	Chapter 11.		
small business debtor, see 11 U.S.C. § 101(51D).	Ο	No.	l am filing under Cha Bankruptcy Code.	pter 11, but l	am NOT a small business debtor acc	ording to the definition in the
		Yes.	l am filing under Cha Code.	pter 11 and I	am a small business debtor accordin	ig to the definition in the Bankruptcy
art 4: Report if You Own	n or H	lave A	ny Hazardous Prop	erty or Any	Property That Needs Immediate	Attention
• Do you own or have any property that	V	No.				
poses or is alleged to pose a threat of		Yes.	What is the hazard?			
imminent and identifiable hazard to public health or			If immediate attention is	; needed, why	is it needed?	
safety? Or do you			Where is the property?			- - -
own any property that needs immediate attention?				Number	Street	
For example, do you				City	State	Zip Code
own perishable goods, or livestock that must be fed, or a building that needs urgent						

Case 1	8-00515 Doc 1	L Filed 01/08/18 Document	Entered Page 5 d	01/08/18 17:27 of 66	7:03 Desc Main
ebtor 1 Douglas First Name	E. Middle Name	Litowitz Last Name	(Case number <i>(it known</i>)	
art 5: Explain Your Effo	orts to Receive a Bri	efing About Credit Cour	nseling		
	About Debtor 1:			About Debtor 2 (S	pouse Only in a Joint Case):
Tell the court	You must check one.			You must check one:	·
whether you have received briefing about credit counseling.	counseling age	fing from an approved c ncy within the 180 days b uptcy petition, and I rece mpletion.	pefore I	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		the certificate and the payr eveloped with the agency.	ment plan,		the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling age	fing from an approved c ncy within the 180 days t uptcy petition, but I do n mpletion.	oefore I	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy copy of the certificate and p			ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approv obtain those se made my reque	ked for credit counseling ed agency, but was unab rvices during the 7 days st, and exigent circumsta emporary waiver of the	ole to after l	from an approve obtain those se made my reque	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain	ay temporary waiver of the ch a separate sheet explai to obtain the briefing, why t before you filed for bankr umstances required you to	ning what you were ruptcy, and	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the sch a separate sheet explaining what to obtain the briefing, why you were it before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is c ; for not receiving a briefing ruptcy.			e dismissed if the court is dissatisfied s for not receiving a briefing before rruptcy.
	receive a briefing must file a certific with a copy of the	sfied with your reasons, you within 30 days after you fill ate from the approved age payment plan you develop o, your case may be dismis	e. You ency, along ped, if any.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still g within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
		the 30-day deadline is grar imited to a maximum of 15			the 30-day deadline is granted only imited to a maximum of 15 days.
	I am not require counseling bec	d to receive a briefing ab ause of:	out credit	I am not require counseling beca	d to receive a briefing about credit ause of:
	Incapacity.	I have a mental illness or deficiency that makes me incapable of realizing or rational decisions about f	e making	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability cau be unable to participate briefing in person, by phy through the internet, even reasonably tried to do so	in a one, or n after l	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after 1 reasonably tried to do so.
	Active duty.	I am currently on active r duty in a military combat	·	Active duty.	I am currently on active military duty in a military combat zone.
		are not required to receiven seling, you must file a motion		If you believe you	are not required to receive a briefing nseling, you must file a motion for

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Debtor 1 Douglas First Name	E.	Litowitz	Case number (if know	wa)
	Middle Name estions for Reporting P	Last Name		
			debte? Consumer debte are	defined in 11 U.S.C. § 101(8) as
^{16.} What kind of debts do you have?	"incurred by an ir No. Go to line ✓ Yes. Go to line 16b. Are your debts p money for a busir No. Go to line ✓ Yes. Go to line	idividual primarily fo e 16b. e 17. rimarily business d ness or investment o e 16c. e 17.	or a personal, family, or house	ehold purpose." obts that you incurred to obtain ne business or investment.
^{17.} Are you filing under Chapter 7?	No. I am not filing ur	nder Chapter 7. Go to	line 18.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are p	Chapter 7. Do you es aid that funds will be a	stimate that after any exempt pr available to distribute to unsecu	roperty is excluded and administrative red creditors?
^{18.} How many creditors do you estimate that you owe?	 ✓ 1-49 50-99 100-199 200-999 	5	,000-5,000 ,001-10,000 0,001-25,000	 25,001-50,000 50,001-100,000 More than 100,000
^{19.} How much do you estimate your assets to be worth?	 ✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,00 ☐ \$500,001-\$1 millic 		1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	 \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	 \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio 		1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	 \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file u of title 11, United State under Chapter 7.	under Chapter 7, I ar s Code. I understan	n aware that I may proceed, i d the relief available under ea	t the information provided is true and if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill
	out this document, I ha I request relief in accord I understand making a	we obtained and rea dance with the chap false statement, con cruptcy case can res	d the notice required by 11 L ter of title 11, United States cealing property, or obtainin ult in fines up to \$250,000, c	
	/s/ Douglas Litowi	tz	×	
	Signature of Debtor 1		Signature o	f Debtor 2
	Executed on	/8/2018	Executed	on

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Debtor 1 Douglas First Name	E. Middle Name	Litowitz Last Name	Case number (/f	known)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	eligibility to proceed ur relief available under ea debtor(s) the notice rec	nder Chapter 7, 11, 1 ach chapter for which juired by 11 U.S.C. § er an inquiry that the n	2, or 13 of title 11, United the person is eligible. La 342(b) and, in a case in v information in the sched Date	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
	Unit 29 Gumee		Illinois	60031
	City		State	Zip Code
	Contact phone	3124473700	Email address	ndelman@semradlaw.com
	6296205		Illinois	
	Bar number		State	

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Case 18-00515

Fill in this information to identify your case: Debtor 1 Ε. Douglas Litowitz First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known)

Check if this is an amended filing

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Desc Main

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets Part 1:

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	
1b. Copy line 62, Total personal property, from Schedule A/B	\$18,513.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$18,513.00
Part 2: Summarize Your Liabilities	,
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$8,480.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$88,929.00
Your total liabilities	\$97,409.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,300.00
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$4,686.00

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	Case number <i>(if known</i>)	
First Name Middle Name Last Name Part 4: Answer These Questions for Administrative and Statistical Records		
		din di Malaka di Jamanin (di Jamananan di Andriana di Jamanin di Malaka di Malaka di Malaka di Malaka di Malaka
 Are you filing for bankruptcy under Chapters 7, 11, or 13? 		
No. You have nothing to report on this part of the form. Check this box and submit this form	m to the court with your othe	er schedules.
Yes.		
7. What kind of debt do you have?		
Your debts are primarily consumer debts. Consumer debts are those incurred by an indiv	vidual primarily for a persona	Ι,
family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes		
Your debts are not primarily consumer debts. You have nothing to report on this part of this form to the court with your other schedules.	f the form. Check this box an	id submit
		to the entropy of the entropy of the state of the state of the entropy of the state of the stat
 From the Statement of Your Current Monthly Income: Copy your total current monthly inco Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 	me from Official	\$2,961.67
 From the Statement of Your Current Monthly Income: Copy your total current monthly inco Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 	ome from Official	\$2,961.67
 B. From the Statement of Your Current Monthly Income: Copy your total current monthly inco Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: 	ome from Official	\$2,961.67
Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	ome from Official	\$2,961.67
Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.		\$2,961.67
Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following:	Total claim	\$2,961.67
 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 	Total claim \$8,480.00	\$2,961.67
 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 	Total claim \$8,480.00 \$0.00	\$2,961.67
 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 	Total claim \$8,480.00 \$0.00 \$0.00	\$2,961.67
 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as 	Total claim \$8,480.00 \$0.00 \$0.00 \$0.00	<u>\$2,961.67</u>

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Fill in this	information to identify your case:		
Debtor 1	Douglas E.	Litowitz	
Debtor 2	First Name Mid	dle Name Last Name	
Spouse, if fi	ling) First Name Mid	dle Name Last Name	
Jnited Sta	ates Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num If known)	ber	(State)	
Officia	al Form 106A/B	a da fan fan fan fan fan fan fan fan fan fa	Check if this is an amended filing
	dule A/B: Property		12/15
rite your	r name and case number (if known). Answ	ore space is needed, attach a separate sheet to the er every question. , Land, or Other Real Estate You Own or Ha	
I. Do you		est in any residence, building, land, or similar pro	operty?
$\mathbf{\nabla}$	No. Go to Part 2		
	Yes. Where is the property?		
1.1		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
	Street address, if available, or other descript	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
		Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
		Manufactured or mobile home	
	Number Street	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City State Zip Code	Timeshare Other	the entireties, or a life estate), if known.
			Check if this is community property
		Who has an interest in the property? Check one.	(see instructions)
		Debtor 1 only	Barrand
		Debtor 2 only	
		Debtor 1 and Debtor 2 only At least one of the debtors and another	
		Led Other information you wish to add about thi property identification number:	is item, such as local
If you	own or have more than one, list here:	property identification number	
		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if available, or other descript	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
		Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
		Manufactured or mobile home	
	Number Street	Land	Describe the nature of your ownership
		Investment property	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Other	
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only	
		Debtor 2 only	
		Debtor 1 and Debtor 2 only At least one of the debtors and another	1
		At least one of the debtors and another	

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Debtor 1 Douglas E. First Name Middle Nam		ber (if known)
1.3 <u>Street address, if available, or other description</u>	What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i> Current value of the entire property? Current value of the portion you own?
Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is community property (see instructions)
	At least one of the debtors and another Other information you wish to add about this iter property identification number:	m, such as local
2. Add the dollar value of the portion you own you have attached for Part 1. Write that numb	for all of your entries from Part 1, including any entr er here. ▶	ries for pages

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

	·	, , , , ,			
⊻ ¹ * 3.1	Make Model: Year:	Acura TSX 2009	Who has an interest in the property? Check one.	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	<u>86000</u>	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property? \$8000.00	Current value of the portion you own? \$8000.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.	the amount of any sect Creditors Who Have Cla	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:	······	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?

Doc 1

NYSCEF DOC. NO. 29

Case 18-00515

RECEIVED NYSCEF: 10/25/2018 Filed 01/08/18 Entered 01/08/18 17:27:03 Desc Main

Page 12 of 66 Document Debtor 1 Douglas E Litowitz Case number (if known) First Name Middle Name Last Name 3.3 Make Who has an interest in the property? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Model one Creditors Who Have Claims Secured by Property. Year: Debtor 1 only Approximate mileage Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Check if this is community property (see instructions) 3.4 Make Who has an interest in the property? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: one. Model Creditors Who Have Claims Secured by Property. Year Debtor 1 only Approximate mileage: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories 4 Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories V No Yes Who has an interest in the property? Check Do not deduct secured claims or exemptions. Put 4.1 Make the amount of any secured claims on Schedule D: Model one. Creditors Who Have Claims Secured by Property. Year: Debtor 1 only Approximate mileage: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check Do not deduct secured claims or exemptions. Put 4.2 Make the amount of any secured claims on Schedule D: Model one. Creditors Who Have Claims Secured by Property. Year: Debtor 1 only Approximate mileage: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$8000.00 you have attached for Part 2. Write that number here

Official Form 106A/B

INDEX NO. 159222/2018

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	ase 18-00515 Doc 1 Filed 01/08/2 Document	L8 Entered 01/08/18 17:27 Page 13 of 66	
Debtor 1 Douglas First Name	E. Litowitz Middle Name Last Name	Case number (if known)	
The PROPERTY OF COMMAN	Your Personal and Household Items		
Do you own or ha	ve any legal or equitable interest in any of the f	ollowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household good Examples: Major ap	and furnishings Jliances, furniture, linens, china, kitchenware		
No Yes. Describe	Used Furniture		\$500.00
7. Electronics Examples: Televisio	s and radios; audio, video, stereo, and digital equipment;	computers, printers, scanners; music	
Vo Yes. Describe	Television, iphones		\$250.00
8. Collectibles of v Examples: Antiques	lue and figurines; paintings, prints, or other artwork; books, p	victures, or other art objects;	
stamp, No	pin, or baseball card collections; other collections, memora		
Yes. Describe			
and kay	orts and hobbies notographic, exercise, and other hobby equipment; bicycl ks; carpentry tools; musical instruments	es, pool tables, golf clubs, skis; canoes	
No Yes. Describe	Fender Telecaster		
			\$500.00
10. Firearms Examples: Pistols,	les, shotguns, ammunition, and related equipment		\$500.00
10. Firearms Examples: Pistols,			\$500.00
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes 		n in	\$500.00
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes 	les, shotguns, ammunition, and related equipment	ories	\$1200.00
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everydat No Yes. Describe 12. Jewelry 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, access Used Clothing jewelry, costume jewelry, engagement rings, wedding ring		
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everydat No Yes. Describe 12. Jewelry Examples: Everydat 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, access Used Clothing jewelry, costume jewelry, engagement rings, wedding ring		
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everyda; No Yes. Describe 12. Jewelry Examples: Everyda; gold, sil No Yes. Describe 13. Non-farm anim Examples: Dogs, ca 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, accesse Used Clothing jewelry, costume jewelry, engagement rings, wedding ring er		
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everyda; No Yes. Describe 12. Jewelry Examples: Everyda; gold, sil No Yes. Describe 13. Non-farm anim Examples: Dogs, ca 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, accesse Used Clothing jewelry, costume jewelry, engagement rings, wedding ring er		
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everyda; No Yes. Describe 12. Jewelry Examples: Everyda; gold, sil No Yes. Describe 13. Non-farm anim Examples: Dogs, ca No Yes. Describe 14. Any other perse No 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, accesse Used Clothing jewelry, costume jewelry, engagement rings, wedding ring er	gs, heirloom jewelry, watches, gems,	
 10. Firearms Examples: Pistols, No Yes. Describe 11. Clothes Examples: Everyda: No Yes. Describe 12. Jewelry Examples: Everyda: gold, sil No Yes. Describe 13. Non-farm anim Examples: Dogs, ca No Yes. Describe 14. Any other perse 	les, shotguns, ammunition, and related equipment clothes, furs, leather coats, designer wear, shoes, accesso Used Clothing jewelry, costume jewelry, engagement rings, wedding ring er	gs, heirloom jewelry, watches, gems,	

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	C	ase 18-00515	Doc 1	Filed 01/08/18 Document	Entered 01/08/18 17:27:03 Page 14 of 66	Desc Main
Debto	r 1 Douglas First Name	E	Aiddle Name	Litowitz Last Name	Case number (if known)	
Part 4:		Your Financial As		Last Name		
Do ye	ou own or ha			est in any of the folk	owing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Ca Exa		you have in your wall	et, in your hom	e, in a safe deposit box,	and on hand when you file your petition	
ſ	✓ No					
	Yes				Cash:	
17. I		king, savings, or othe		unts; certificates of depos e accounts with the same Institution name:	sit; shares in credit unions, brokerage houses, e institution, list each.	
-		17.1. Check	ng account:	Chase		\$0.00
		17.2. Check	ng account:	Bank of America		\$63.00
		17.3. Saving	s account:			
		17.4. Saving	s account:			
		17.5. Certific	ates of deposi	· ·		
		17.6. Other	financial accou	nt:		
		17.7. Other	financial accou	nt:		
		17.8. Other	financial accou	nt:		······································
		17.9. Other	financial accou	nt:		
		funds, or publicly tr funds, investment a		okerage firms, money ma	arket accounts	
	Vo Yes	Institution o	r issuer name:			
		aded stock and intership, and joint vent		porated and unincorpo	rated businesses, including an interest in	
	No No	Nome of on	ity		% of ownership:	
	Yes. Give s information them		пу		76 Of ownership.	

JEI		RK COUNTY CLE	ERK 10/25/	2018 04:06 PM	INDEX NO. 159222/
CEF	DOC. NO. 29				CEIVED NYSCEF: 10/25/
	Case	18-00515 Doc 1	Filed 01/08/18 Document	Entered 01/08/18 17:27:03 Page 15 of 66	Desc Main
Debt	tor 1 Douglas	Ε.	Litowitz	Case number (if known)	
(First Name	Middle Name	Last Name		
20.	Negotiable instrument	rporate bonds and other negot is include personal checks, cashi ments are those you cannot tran	ers' checks, promissory	notes, and money orders.	
	✓ No				
	Yes. Give specific information about them				
0.1	B . (*)				
21.	Retirement or pensi Examples: Interests in		3(b), thrift savings accou	ints, or other pension or profit-sharing plans	
	✓ No	The forest	to all all a second		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			***************************************
		IRA:			
		Retirement account:			-
		Keogh:			-
		Additional account:			·
		Additional account:			·
22.		nd prepayments sed deposits you have made so t is with landlords, prepaid rent, pu			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental un	it:		-
		Prepaid rent:			
		Telephone:			-
		Water:			
		Rented furniture:			
		Other:	. <u></u>		
23	Annuities (A contract	t for a periodic payment of mone	v to you, either for life o	r for a number of years)	
	Yes	Issuer name and description	:		
		······			
					-

	DOC. N		K COUN				,	,			RECEIVED NYSCEF:	10/2
	DOC. N		3-00515	Doo	c 1						3 Desc Main	10/2
						Doc	cument	Page	16 of 66			
Debt	tor 1 Douglas First Nan		E. Mi	iddle Nam	ne		Litowitz Last Name		Case num	ber <i>(if known</i>)		
24.	26 U.S.C.	n an educati §§ 530(b)(1),	on IRA, in an 529A(b), and	accou 529(b)(nt in a (1).	qualifie	d ABLE prog	ram, or unde	r a qualified	state tuition prog	gram.	
	Ves	Institutior	name and de	escriptio	n. Sepa	rately file	e the records	of any interes	s.11 U.S.C. §	521(c):		******
25.	exercisab	uitable or fut le for your be		s in proj	perty (o	ther tha	an anything	isted in line	1), and rights	s or powers		
	✓ No Yes. D	escribe		···· • ··· · ····						• 1997 1997 1997 1997 1997 1997 1997 199		
			an a na an							aa 1960 waxaa ahaa ahaa ahaa ahaa ahaa ahaa aha	en de provente	
26.	Examples:	opyrights, tra Internet doma							ments			
	Yes. D	escribe										
										·		
27.		franchises, a										
	generating	Building perm	its, exclusive	licenses	, coope	rative as	sociation hole	dings, liquor li	censes, profe	ssional licenses		
	Yes D	escribe										
		000/100/11										
Mor	ney or proj	perty owed	to you?								Current value of t portion you own?	
		p erty owed s owed to you									portion you own? Do not deduct secure	
	Tax refund: No Yes. Gi	s owed to you ve specific info	J prmation							Federal:	portion you own? Do not deduct secure	
	Tax refund: No Yes. Gi at	s owed to you	J prmation sluding wheth	er						Federal: State:	portion you own? Do not deduct secure claims or exemptions.	
	Tax refund: No Yes. Gi at	s owed to you ve specific info pout them, inc	J ormation cluding whether the returns	er						State:	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00	
28.	Tax refunda No Yes. Gi at yo ar Family sup	s owed to you we specific info bout them, inc ou already filed and the tax year port	J ormation cluding whether d the returns rs	4000 L						State: Local:	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F	s owed to you we specific info bout them, inc ou already filed and the tax year port	J ormation cluding whether d the returns rs	4000 L	usal sup	oport, ch	nild support, r	naintenance,	divorce settler	State:	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F No	s owed to you ve specific info out them, inc ou already filed nd the tax year port Past due or lur	J prmation cluding whether I the returns 's np sum alimo	4000 L	usal sur	oport, ch	nild support, r	naintenance,	divorce settler	State: Local:	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F No	s owed to you we specific info bout them, inc ou already filed and the tax year port	J prmation cluding whether I the returns 's np sum alimo	4000 L	usal sur		nild support, r	naintenance,	divorce settler	State: Local: nent, property sett	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F No	s owed to you ve specific info out them, inc ou already filed nd the tax year port Past due or lur	J prmation cluding whether I the returns 's np sum alimo	4000 L	usal suț	oport, ch	nild support, r	naintenance,	divorce settler	State: Local: nent, property sett Alimony: Maintenance:	Solution Solution \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F No	s owed to you ve specific info out them, inc ou already filed nd the tax year port Past due or lur	J prmation cluding whether I the returns 's np sum alimo	4000 L	usal sup	oport, ch	nild support, 1	naintenance,	divorce settler	State: Local: nent, property sett Alimony: Maintenance: Support:	portion you own? Do not deduct secure claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F No	s owed to you ve specific info out them, inc ou already filed nd the tax year port Past due or lur	J prmation cluding whether I the returns 's np sum alimo	4000 L	usal sur	pport, ch	nild support, r	naintenance,	divorce settler	State: Local: nent, property sett Alimony: Maintenance: Support: Divorce settleme	state state <th< td=""><td></td></th<>	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F ✓ No Yes. Gi	s owed to you ve specific info out them, inc ou already filed nd the tax year port Past due or lur	J ormation cluding whethe d the returns rs np sum alimo ormation	4000 L	usal sur	oport, ch	nild support, 1	naintenance,	divorce settler	State: Local: nent, property sett Alimony: Maintenance: Support:	state state <th< td=""><td></td></th<>	
28.	Tax refund: ✓ No Yes. Gi at yo ar Family sup Examples: F ✓ No Yes. Gi Yes. Gi	s owed to you ve specific info pout them, inc ou already filed and the tax year port Past due or lur ve specific info ve specific info unts someon	J ormation cluding whether d the returns rs np sum alimo prmation prmation e owes you disability insu	ny, spo	bayment	s, disab	ility benefits, s	sick pay, νaca		State: Local: nent, property sett Alimony: Maintenance: Support: Divorce settleme	state state <th< td=""><td></td></th<>	
28.	Tax refund: ✓ No Yes. Gi at yc ar Family sup Examples: F ✓ No Yes. Gi Other amo Examples: C	s owed to you ve specific info pout them, inc ou already filed and the tax year port Past due or lur ve specific info ve specific info	J ormation cluding whether d the returns rs np sum alimo prmation prmation e owes you disability insu	ny, spo	bayment	s, disab	ility benefits, s	sick pay, νaca		State: Local: nent, property sett Alimony: Maintenance: Support: Divorce settleme Property settleme	state state <th< td=""><td></td></th<>	
28.	Tax refund: ✓ No Yes. Gi at yc ar Family sup Examples: F ✓ No Yes. Gi Other amo Examples: (S ✓ No	s owed to you ve specific info pout them, inc ou already filed and the tax year port Past due or lur ve specific info ve specific info unts someon	J ormation cluding whether d the returns rs np sum alimo prmation prmation e owes you disability insu	ny, spo	bayment	s, disab	ility benefits, s	sick pay, νaca		State: Local: nent, property sett Alimony: Maintenance: Support: Divorce settleme Property settleme	state state <th< td=""><td></td></th<>	

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Debt	tor 1 Douglas			E.		Litowitz	Ca	se number <i>(if known</i>)		
31.	First Na Interests i Examples:	n insuranc		Middle N insurance;		Last Name savings account (HSA); c	redit, homeowner'	s, or renter's insurance		
			surance com d list its value		Co	mpany name:		Beneficiary:	Surrender or refu	nd value:
32.	lf you are t	ne beneficia		trust, exp		eeone who has died eeds from a life insuranc	e policy, or are cur	rently entitled to receive		
	L <u>×</u>	escribe								
33.						have filed a lawsuit or ce claims, or rights to suc		for payment		
		escribe	Potential w	rongful ter	minatio	n against D&P China (HK) Ltd., no attorney	retained		
34.	Other con to set off c	tingent an	d unliquida	ted claim	s of eve	ry nature, including co	unterclaims of th	e debtor and rights		
	Yes. D	escribe								
35.	Any financ	ial assets	you did not	already li	st					
	Yes. D	escribe								
36.						art 4, including any ent			\$8063.00	
Part 8	5 Desci	ibe Anv I	Business-I	Related I	Proper	tv You Own or Have	an Interest In.	List any real estate i	in Part 1.	
37.	· Service de la construction de la construction		A LONG THE REAL PROPERTY OF A	A REAL PROPERTY AND A REAL		st in any business-rela				
	Yes. G	o to Part 6. o to line 38							Current value of the portion you own? Do not deduct secured or exemptions	l claims
38.	☑ No	receivable escribe	or commis	sions you	already	earned				
39.			rnishings, a			idems printers conjors	fay machines and	s, telephones, desks, chai	in electronic devices	
	☑ No	escribe		1010, SUHV	rare, 1110	ocens, printers, copiers,	iax machines, rugs	s, telephones, desks, chai	irs, electronic devices	

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CEF I	DOC. NO. 29							F	RECEIVED NYSCEF: 10
	Case 1	8-00515 [Doc 1	Filed 01/ Docum		Entere Page 1		17:27:0	03 Desc Main
Debtor	1 Douglas	E.		Litow			Case number	(if known)	
40. M	First Name flachinery, fixtures, ec	Middle Winnent supplie		Last M		f your trade			
г	7 No	alphient, suppre	5 J 00 030 1	n business, a			5		
Ľ	Yes. Describe				e a stationa				
h									ан ал 2 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -
41. i r	nventory								
r	No No								
Ē	Yes. Describe								
	L			19		Madda a tha tha ann an sao sao sa		. 1. and a state of the state o	Construction of the second
42. In	nterests in partnershi	os or joint ventur	es						
	No No								
С	Yes. Give specific		Nam	e of entity:			%	of ownership:	
	information about them								
						·····			
43. Cus	stomer lists, mailing l	ists, or other con	npilations						
5	No								
Ľ	Yes. Do your lists in	clude personally id	entifiable in	formation (as c	defined in	11 U.S.C. §	101(41A))?		
Ľ	No	clude personally id	entifiable in	formation (as c	defined in	11 U.S.C. §	101(41A))?		
			entifiable in	formation (as c	defined in	11 U.S.C. §	101(41A))?		
44. A	No Yes. Descri	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri	be				11 U.S.C. §	101(41A))?		
44. Aı ₽	No Yes. Descri ny business-related p	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri	be			defined in	11 U.S.C. §	101(41A))?		
44. Aı ₽	No Yes. Descri No Yes. Give specific	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri No Yes. Give specific	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri No Yes. Give specific	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri No Yes. Give specific	be			defined in	11 U.S.C. §	101(41A))?		
44. AI	No Yes. Descri No Yes. Give specific	be			defined in	11 U.S.C. §	101(41A))?		
5. Add	No Yes. Descri	be roperty you did n I of your entries f	ot already 	list	a second s	for pages y	ou have attac	hed	
5. Add	No Yes. Descri	be roperty you did n I of your entries f	ot already 	list	a second s	for pages y	ou have attac	hed	
5. Add	No Yes. Descri No Yes. Give specific information	be roperty you did n I of your entries f here rm- and Comr	rom Part 5	list , including ar	ny entries	for pages y	ou have attac		
5. Add or Part Part 6:	No Yes. Descri No Yes. Give specific information the dollar value of al 5. Write that number Describe Any Fa If you own or have an i	be roperty you did n I of your entries f here rm- and Comm nterest in farmland,	rom Part 5	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	
5. Add or Part Part 6:	No Yes. Descri No Yes. Give specific information	be roperty you did n I of your entries f here rm- and Comm nterest in farmland,	rom Part 5	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	
5. Add or Part Part 6:	No Yes. Descri No Yes. Give specific information	be roperty you did n I of your entries f here rm- and Comm nterest in farmland,	rom Part 5	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	n.
5. Add or Part Part 6:	No Yes. Descri No Yes. Give specific information	be roperty you did n I of your entries f here rm- and Comm nterest in farmland,	rom Part 5	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	Current value of the portion you own? Do not deduct secured clai
95. Add or Part Part 6: ↓ 46. D ↓	No Yes. Descri No Yes. Give specific information	be roperty you did n l of your entries f here rm- and Comm nterest in farmland, y legal or equitat	rom Part 5 nercial Fis list it in Part	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	Current value of the portion you own?
95. Add or Part Part 6: ↓ 46. D ↓	No Yes. Descri No Yes. Give specific information the dollar value of al 5. Write that number Describe Any Fa If you own or have an yo you own or have an No. Go to Part 7. Yes. Go to line 47.	be roperty you did n l of your entries f here rm- and Comm nterest in farmland, y legal or equitat	rom Part 5 nercial Fis list it in Part	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	Current value of the portion you own? Do not deduct secured clai
95. Add or Part Part 6: ↓ 46. D ↓	No Yes. Descri No Yes. Give specific information the dollar value of al 5. Write that number Describe Any Fa If you own or have an i to you own or have an i No. Go to Part 7. Yes. Go to line 47.	be roperty you did n l of your entries f here rm- and Comm nterest in farmland, y legal or equitat	rom Part 5 nercial Fis list it in Part	, including ar shing-Relate	ny entries	for pages y erty You O	ou have attac wn or Have	an Interest I	Current value of the portion you own? Do not deduct secured clai

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Deb		Dougl First N			E.	iddle Name		Litowitz Last Name		Case numbe	r (if known)				
48.	·····		ther grow	ing or ha											
	ব	No													
		Yes.	Describe									· ···			
	-										w e - e - e				
49.	Fari	m an	d fishing e	quipmen	t, impler	nents, maci	hinery, fixt	ures, and tool	s of trade						
	$\mathbf{\nabla}$	No													
		Yes.	Describe												1
	-				· · · · ·										
50.	Fari	m and	d fishing s	upplies,	chemica	ls, and feed									
	N	No	Describes	ارد کا ایک میک میکاند. ا			e de la construcción de la construc					·			
	Ш	res.	Describe												
	-														
51.	Any		i- and con	imercial	fishing-r	elated prop	erty you d	id not already	list						
	凶	No Yes	Describe												
	ш	,	2000100												
	-												r		
For P	- ALAMELI	No.		2 Y 1 2 Y 1 Y 1 Y 1			Server and the server of	Contract residence in the second s	You Did N	lot List Above)	unan managang kanangang kanangang kanangang kanangang kanangang kanangang kanangang kanangang kanang kanang kan	1967-19-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-57-10-5		
Part	Do y Exar	you h m <i>ples</i> No Yes. I	ave other :: Season ti Give specif	property ckets, cou	of any k	wn or Ha v ind you did membershi	not alread	Contract residence in the second s	You Did N	lot List Above	3				
Part	Do y Exar	you h m <i>ples</i> No Yes. I	ave other :: Season ti	property ckets, cou	of any k	ind you did	not alread	Contract residence in the second s	You Did N	lot List Above	•				
Part	Do y Exar	you h m <i>ples</i> No Yes. I	ave other :: Season ti Give specif	property ckets, cou	of any k	ind you did	not alread	Contract residence in the second s	You Did N	lot List Above)				
> Part 53.	Do y Exar	you h mples No Yes. (inforr	ave other :: Season ti Give specif nation	property ckets, cou	of any k untry club	ind you did membershi	not alread p	ly list?	• • • • • • • • •	lot List Above			····		
> Part 53.	Do y Exar	you h mples No Yes. (inforr	ave other :: Season ti Give specif nation	property ckets, cou	of any k untry club	ind you did membershi	not alread p	ly list?	• • • • • • • • •						
> Part 53.	Do y Exar	you h mples No Yes. (inforr	ave other :: Season ti Give specif nation	property ckets, cou	of any k untry club	ind you did membershi	not alread p	ly list?	• • • • • • • • •						
> Part 53.	Do y Exar	you h mples No Yes. (inforr	ave other :: Season ti Give specif nation	property ckets, cou	of any k untry club	ind you did membershi	not alread p	ly list?	• • • • • • • • •						
Part 53.	Do y Exar	you hi mples No Yes. inforr	ave other ∷ Season ti Give specif nation	property ckets, cou ic	of any k untry club our entri	ind you did membershi es from Par	not alread p rt 7. Write	ly list?	• • • • • • • • •						
> Part 53.	Do y Exar	you hi mples No Yes. inforr	ave other ∷ Season ti Give specif nation	property ckets, cou ic	of any k untry club our entri	ind you did membershi	not alread p rt 7. Write	ly list?	• • • • • • • • •						
Part 53.	dd th	you ha mples No Yes. I inforr	ave other Season ti Give specif nation	property ckets, cou- ic of all of y s of Eac	of any k intry club our entri ch Part (ind you did membershi es from Pau of this For	not alread p rt 7. Write m	ly list? that number l	nere			sida paketarra sapana a			
Part 53. 54. A Part 55.	Do y <i>Exar</i> dd th	you h. mples No Yes. I inforr ne dol	ave other Season ti Give specif nation	property ckets, cou- ic of all of y s of Eac tate, line	of any k intry club our entri ch Part (ind you did membershi es from Pau of this For	not alread p rt 7. Write m	ly list? that number l	nere			sida paketarra sapana a			
Part 53. 54. A Part 55. 56.	dd th	you h.i mples No Yes. I inforr De dol List t 1: Tot 2 tota	ave other Season ti Give specif nation	property ckets, cou- ic of all of y s of Eac tate, line , line 5	of any k untry club our entri :h Part o 2	ind you did membershi es from Pau of this For	not alread p rt 7. Write m	ly list? that number f	nere			sida paketarra sapana a			
Part 53. 54. A Part 55. 56.	Do y Exar do th dd th 8: Part 1 part 2 Part 3	you h.i mples No Yes. I inforr ne dol List t 1: Tot 2 tota	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona	property ckets, cou- ic of all of y s of Eac tate, line , line 5 il and hor	of any k intry club our entri 2 usehold i	ind you did membershi es from Par	not alread p rt 7. Write m	that number f <u>\$8000.00</u> <u>\$2450.00</u>	1ere			sida paketarra sapana a			
Part 53. 54. A Part 55. 56. 57.F 58.F	dd th 8: part 2 Part 3 Part 4	you hi mples No Yes. I inforr de dol List 1 1: Tot 2 tota 1: Tot: :: Tot:	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia	property ckets, cou- ic of all of y s of Eac tate, line , line 5 il and hou il assets,	of any k untry club our entri 2 usehold i line 36	ind you did membershi es from Pau of this For tems, line	not alread p rt 7. Write m	ly list? that number f	1ere			sida paketarra sapana a			
Part 53. 54. A Part 55. 57.F 58.F 59.	Do y Exar dd th dd th Part 1 part 2 Part 3 Part 4 Part 5	you h. mples No Yes. 1 inforr e dol 1: Tot 2 tota 3: Tot 5: Tot	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia	property ckets, cou- ic of all of y s of Eac tate, line , line 5 il and hou il assets, ss-related	of any k Intry club our entri 2 usehold i line 36 d propert	ind you did membershi es from Par of this For items, line	not alread p rt 7. Write m	that number f <u>\$8000.00</u> <u>\$2450.00</u>	1ere			sida paketarra sapana a			
Part 53. 54. A Part 55. 55. 57.F 58.F 58.F 59.1 60.1	dd th 8: Part 1 part 2 Part 3 Part 4 Part 5	you hi mples No Yes, i inforr de dol List 1 1: Tot 2: tota 3: Tot 5: Tot 6: Tot	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia tal busine: tal farm- a	property ckets, cou- ic of all of y s of Eac tate, line , line 5 II and hou II assets, ss-related nd fishin	of any k untry club our entri 2 usehold i line 36 d propert g-related	ind you did membershi es from Pau of this For tems, line	not alread p rt 7. Write m	that number f <u>\$8000.00</u> <u>\$2450.00</u>	1ere			sida paketarra sapana a			
Part 53. 54. A Part 55. 55. 57. F 58. F 59. 1 60. 1 61. 1	e poy Exar Exar dd th dd th Part 1 Part 2 Part 3 Part 4 Part 6 Part 7	you h.i mples No Yes. (inforr e dol 1: Tot 2 tota 1: Tot 2 tota 1: Tot 5: Tot 6: Tot	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia tal busines tal farm- a tal other p	property ckets, cou- ic of all of y s of Eac tate, line tate, line tate, line tate, line ss-relate nd fishin roperty r	of any k intry club our entri 2 usehold i line 36 d proper g-related not listed	ind you did membershi es from Pau of this For tems, line 54	not alread p rt 7. Write m 15	that number f	1ere			sida paketarra sapana a			
Part 53. 54. A Part 55. 55. 57. F 58. F 59. 1 60. 1 61. 1	e poy Exar Exar dd th dd th Part 1 Part 2 Part 3 Part 4 Part 6 Part 7	you h.i mples No Yes. (inforr e dol 1: Tot 2 tota 1: Tot 2 tota 1: Tot 5: Tot 6: Tot	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia tal busines tal farm- a tal other p	property ckets, cou- ic of all of y s of Eac tate, line tate, line tate, line tate, line ss-relate nd fishin roperty r	of any k intry club our entri 2 usehold i line 36 d proper g-related not listed	ind you did membershi es from Pau of this For tems, line	not alread p rt 7. Write m 15	that number f	1ere					+ \$18513	.00
Part 53. 54. A Part 55. 55. 57. F 58. F 59. 1 60. 1 61. 1	e poy Exar Exar dd th dd th Part 1 Part 2 Part 3 Part 4 Part 6 Part 7	you h.i mples No Yes. (inforr e dol 1: Tot 2 tota 1: Tot 2 tota 1: Tot 5: Tot 6: Tot	ave other Season ti Give specif nation Ilar value of the Total tal real es al vehicles al persona al financia tal busines tal farm- a tal other p	property ckets, cou- ic of all of y s of Eac tate, line tate, line tate, line tate, line ss-relate nd fishin roperty r	of any k intry club our entri 2 usehold i line 36 d proper g-related not listed	ind you did membershi es from Pau of this For tems, line 54	not alread p rt 7. Write m 15	that number 1	1ere					+ \$18513	.00

LED: NEW YC	ORK COUN	ITY CL	LERK 10/25	/2018	04:06	PM		IND	DEX NO	. 1592	22/2018
SCEF DOC. NO. 29)						RECE	IVED	NYSCE	F: 10/	25/2018
Case	18-00515	Doc 1	Filed 01/08/18 Document	Enterec Page 20	1 01/08/18 of 66	3 17:27:0	03 E	Desc	Main	ı	
Debtor 1 Douglas	E.		Litowitz		Case number (/	f known)					
First Name	Mi	ddle Name	Last Name								
	Property					an a Città Anna Anna Anna Anna Anna Anna Anna Ann					igan
Part 4: Describe Your	Financial Ass	ets		owing items?	2	ľ	Curren cortion Do not de pr exemp	you ov educt se		ms	
	Financial Assunt	ets itable inter	rest in any of the foll			l I C	cortion Do not de	you ov educt se	wn?	ms	

NYSCEF DOC. NO. 29

Case 18-00515 Doc 1

Filed 01/08/18 Entered 01/08/18 17:27:03 Document Page 21 of 66

Debtor 1	Douglas	E.	Litowitz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	

Official Form 106C

Check if this is an amended filing

04/16

Schedule C: The Property You Claim as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the	Property	You	Claim	as Exempt	
1 01 0 1 1	actuary	u.c	rioperty	:04	Juin	as evenibe	

1.	Which set of exemptions are you claimi	ng? Check one only, ev	en if your spouse is filing with you.	
	You are claiming state and federal i	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	is. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief description: Acura TSX, 2009 Line from Schedule A/B: 03	\$8,000.00	 \$2,400.00; \$2,687.00 100% of fair market value, up to any applicable statutory limit 	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Checking account, Chase Line from Schedule A/B: 17	\$0.00	 ∑ ^{\$0} ^{100%} of fair market value, up to any applicable statutory limit 	735 ILCS 5/12-1001(b)
3.	No No	ery 3 years after that for c	375? cases filed on or after the date of adjustment.) ithin 1,215 days before you filed this case?	

INDEX NO. 159222/2018

RECEIVED NYSCEF: 10/25/2018 :03 Desc Main

FILED:	NEW	YORK	COUNTY	CLERK	10/25/2018	04:06	\mathbf{PM}

INDEX NO. 159222/2018 RECEIVED NYSCEF: 10/25/2018

NYSCEF	DOC.	NO.	29
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Case 18-00515 Doc 1 Filed 01/08/18 Entered 01/08/18 17:27:03 Desc Main

ntor 1 Douglas E.	Ľ	towitz Case number (if known)	
First Name Mido	dle Name La	ast Name	******
2: Additional Page			an a
Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemptio
property	own	Check only one box for each exemption.	
	Copy the value from Schedule A/B		
Brief description:	\$63.00		735 ILCS 5/12-1001(b)
Checking account, Bank		\$63.00	
of America Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 17 Brief			735 ILCS 5/12-1001(b)
description:	\$500.00	\$500.00	
Fender Telecaster Line from Schedule A/B: 09		100% of fair market value, up to any applicable statutory limit	
Brief		ייר או אין	735 ILCS 5/12-1001(b)
description:	\$500.00	\$500.00	
Line from		100% of fair market value, up to any	
Schedule A/B:06		applicable statutory limit	
Brief description:	\$250.00		735 ILCS 5/12-1001(b)
Television, iphones		\$250.00	
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief			735 ILCS 5/12-1001(a)
description: Used Clothing	\$1,200.00	\$1,200.00	
Line from Schedule A/B:11		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$4,000.00		735 ILCS 5/12-1001(h)(4)
Potential wrongful		\$4,000.00	
termination against D&P China (HK) Ltd., no attorney retained		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 33			
Brief			735 ILCS 5/12-1001(h)(4)
description:	\$4,000.00	\$4,000.00	
Potential wrongful termination against SBI Securities (HK) Ltd., no attorney rotained		100% of fair market value, up to any applicable statutory limit	
attorney retained Line from Schedule A/B: 33			

COUNTY 10/25/2018 04:06 **DW** ED: NEW YORK CLERK

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RECEIVED NYSCEF: 10/25/201			
		MVCODE.	10/05/001

Debtor 1	Douglas	E.	Litowitz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)

Official Form 106D

Check if this is an amended filing

INDEX NO. 159222/2018

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

Do any creditors have claims secured by your property? 1

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

List All Secured Claims Part 1:

2.	List all secured claims. If a creditor has more than one secured claim, list the creditor separately	Column A
	for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As	Amount of claim
	much as possible, list the claims in alphabetical order according to the creditor's name.	Do not deduct the

e value of collateral.

Column B Value of collateral that supports this claim

Column C Unsecured portion If any

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Fill in th	nis inforr	nation to identify your c	ase:	n u general en		
Debtor	1	<u>Douglas</u> First Name	E. Middle Name	Litowitz Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case ni (If known)				(State)		
Offic	ial Fo	orm 106E/F			Check if t	his is an amended filing
Sch	nedu	le E/F: Cre	ditors Who	o Have Unsecure	d Claims	12/15
other pa Form 10 claims t	arty to a 06A/B) a that are ries in th	ing executory contracts ind on Schedule G: Exe listed in Schedule D: C	s or unexpired leases t ecutory Contracts and t Creditors Who Hold Clas tach the Continuation	hat could result in a claim. Also list Unexpired Leases (Official Form 106 ims Secured by Property. If more spa Page to this page. On the top of any	rt 2 for creditors with NONPRIORITY executory contracts on <i>Schedule A/</i> G). Do not include any creditors with ace is needed, copy the Part you new y additional pages, write your name	<i>B: Property</i> (Official n partially secured ed, fill it out, number
Landon and Address of the		editors have priority ur				
	No. C	Go to Part 2.	isecureu clainis agains			
2. Li lis As Co	ist all of sted, iden s much a ontinuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pr s in alphabetical order acc re than one creditor holds	iority and nonpriority amounts, list that	et.) Total Pri	nonpriority amounts.
2.1	Abetova,	Camellia		Last 4 digits of account number		480.00 \$0.00
	Priority C	reditor's Name		 Last 4 digits of account number _ When was the debt incurred? 		
~	<u>1914 Fa</u> Number	rnsworth Street		when was the debt incurred?	11/d	
1	Apt 314			As of the date you file, the claim i apply.	is: Check all that	
				Contingent		
	Arlington Heights	Illinois	60006	Unliquidated		
	City	State	Zip Code	Disputed		
		urred the debt? Check tor 1 only	one.	Type of PRIORITY unsecured clair	m:	
		tor 2 only		Domestic support obligations		
		tor 1 and Debtor 2 only		Taxes and certain other debts yo	au owe the	
			ad another	government		
		ast one of the debtors ar		Claims for death or personal injuintoxicated	ury while you were	
	lonund	ck if this claim relates	to a community debt	Other. Specify		
	Is the cl Is the cl No Yes	aim subject to offset?				
	ILDHFS	ng panagagi pagtar dan kata tan tan ankar kang tap te (terup di) ana a		- Last 4 digits of account number	50.00 <u>9</u>	60.00 \$0.00
	Priority C 509 S 6t	reditor's Name h st.		When was the debt incurred?	n/a	
	Number			As of the date you file, the claim - apply.	is: Check all that	
	Springfie	ld Illinois	62701	Contingent		
	City	State	Zip Code	Unliquidated		
		urred the debt? Check tor 1 only	one.	Disputed		
	Ľ	tor 2 only		Type of PRIORITY unsecured clai	m:	
	L	tor 1 and Debtor 2 only		Domestic support obligations		
		east one of the debtors a	nd another	Taxes and certain other debts ye	ou owe the	
	<u> </u>	ck if this claim relates		Claims for death or personal inju	ury while you were	
	lannad	laim subject to offset?		intoxicated Other. Specify		
	No No			kuud		

EF	DOC. NO. 29					RECE	CIVED NYSCEF: 10/2
	Case 18-0	0515 Doo		d 01/08/18 ocument	Entered 01/08/18 1 Page 25 of 66	17:27:03	Desc Main
Debto	or 1 Douglas	E.		Litowitz	Case number (if kn	own)	
	First Name	Middle Nam	-	Last Name		·	
art 2	List All of Your NON	PRIORITY Uns	ecured Cla	ims			
. C	to any creditors have nonp		-	-			
Ļ) report in this pa	art. Submit thi	is form to the co	urt with your other schedules.		
2.	Yes.						
u It	insecured claim, list the credit	tor separately for e	each claim. For	each claim listed	the creditor who holds each cl identify what type of claim it is. 3.If you have more than four prio	Do not list claim	ns already included in Part 1.
	-						Total claim
.1	BK OF AMER Nonpriority Creditor's Name			Last	4 digits of account number	7640	\$17,590.00
	C/O ACS 501 BLEECKER S Number Street	TREE		Whe	n was the debt incurred?	6/2005	
	Number Street			Asc	f the date you file, the claim is	s: Check all that	apply.
	UTICA	New York	13501	Second .	Contingent		
		State	Zip Code		Unliquidated		
	Who incurred the debt? C Debtor 1 only	heck one.			Disputed		
	Debtor 1 only			Туре	e of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2	only			Student loans		
Ļ	At least one of the debt				Obligations arising out of a sepa divorce that you did not report as		
	Lana I			П	Debts to pension or profit-sharin	, ,	
	Check if this claim re		unity debt	provinces.	debts Other. Specify Credit	Card	
	Is the claim subject to off	90 L I		\checkmark		Garu	_
	Yes						
.2	CHASE CARD	n may agamp aga was shaqa ee ee oo oo o		19 A 4 7 19 A 8 19 A	é en le de la seta de la prime de la companya de la prime de la		¢10 Ω70 Ω0
	Nonpriority Creditor's Name				4 digits of account number _	6834	\$18,076.00
	BANK ONE CARD SERV 25 Number Street	00 WESTFIELD D	RI	Whe	n was the debt incurred?	1/2014	
				genomenage	f the date you file, the claim is	s: Check all that	apply.
	ELGIN	Illinois	60124	닉	Contingent		
	,	State	Zip Code	H	Unliquidated		
	Who incurred the debt? C Debtor 1 only	neck one.		havent	Disputed		
	Debtor 2 only			ATTENDED	e of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2	only		ld prima	Student loans		
	At least one of the debt	-			Obligations arising out of a sepa divorce that you did not report as		
	Check if this claim re		unity debt		Debts to pension or profit-sharin	g plans, and oti	her similar
	Is the claim subject to off		any woot		debts Other. Specify <u>Credit</u>	Card	
	✓ No			Ľ			-
	Yes						
.3	CHASE CARD	/ #\$1/5	->->>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>		A diaita of accountt -	0404	\$14,155.00
	Nonpriority Creditor's Name BANK ONE CARD SERV 25		RI		4 digits of account number n was the debt incurred?	<u>9191</u> 1/2014	
	Number Street	JU WEDTFIELD D	1.11				
				generating	f the date you file, the claim is Contingent	s: Check all that	apply.
		Illinois	60124	Bearing generation	Contingent Unliquidated		
	City Who incurred the debt? C	State heck one	Zip Code	โลกเองส์	Disputed		
	Debtor 1 only	HEUK UNE.		hannal	·	alaim	
Ŀ	Debtor 2 only			Secondary	e of NONPRIORITY unsecured	uam:	
	Debtor 1 and Debtor 2	only		Basenal	Student loans	ration correct	t or
	Reason	ors and another			Obligations arising out of a separ divorce that you did not report as	auon agreemen s priority claims	at or
	At least one of the debt			gormoung			
			inity debt		Debts to pension or profit-sharin	g plans, and oth	her similar
	At least one of the debt Check if this claim rel Is the claim subject to off:	lates to a comm	unity debt	Removal	debts Other. Specify Credite		her similar

	Cas	e 18-00515 D	oc 1 Filed (Docu	01/08/1 ument	.8 Entered 01/08/18 1 Page 26 of 66	.7:27:03 D	esc Main	
ebto	r 1 Douglas	E.		_itowitz	Case number (if kno	<i>wn)</i>		
	First Name	Middle N		ast Name				
rt 2	Your NONP	RIORITY Unsecured	Claims - Contin	uation Pa	age			
	After listing any	entries on this page, nu	mber them beginn	ing with 4	.5, followed by 4.6, and so forth.		Total claim	
	CHASE CARD Nonpriority Credito	aria Nama		L	ast 4 digits of account number	4220	\$12,768.00	
		SERV 2500 WESTFIELD	DRI	v	when was the debt incurred?	8/2005		
	Number Stre	et		A	s of the date you file, the claim is	s: Check all that ap	ply.	
				[Contingent			
	ELGIN City	Illinois State	60124 Zip Code	[Unliquidated			
	Emergence in the second s	e debt? Check one.	·	C	Disputed			
	Debtor 1 only			Т	ype of NONPRIORITY unsecured	claim:		
	Debtor 2 only			Γ	Student loans			
		Debtor 2 only		[Obligations arising out of a sepa divorce that you did not report as		r	
	At least one o	f the debtors and another		г	Debts to pension or profit-sharin		similar	
	Rossonal	claim relates to a com	munity debt	L	debts			
	Is the claim subj	ect to offset?		Ŀ	Other. Specify Credit	Garo		
	generate							
		an a					A10.570.00	
	CITI Nonpriority Credite	or's Name			ast 4 digits of account number	4173	\$16,576.00	
	P.O. BOX 900103 Number Stree	****		· · · ·	When was the debt incurred?	6/2014		
	Maniber Stre			4	is of the date you file, the claim is	s: Check all that ap	ply.	
	Louisville	Kentucky	40290	ļ	Contingent			
	City	State	Zip Code	ļ	Unliquidated			
	Who incurred the Debtor 1 only	e debt? Check one.		L	Disputed			
	Debtor 2 only			ן ז	ype of NONPRIORITY unsecured	claim:		
		Debtor 2 only		Ļ	Student loans	ration agreement a	~	
	At least one c	of the debtors and anothe		L	Obligations arising out of a sepa divorce that you did not report as		ŗ	
		claim relates to a com		Γ	Debts to pension or profit-sharin debts	g plans, and other	similar	
	Is the claim subj		manny debt	Г	Other. SpecifyCredit	Card		
	No							
	Yes							
.6]	FNB OMAHA	na an a			ast 4 digits of account number.	2153	\$9,764.00	
	Nonpriority Credit PO BOX 3412	or's Name			When was the debt incurred?	1/2015		_
	Number Stre	et			s of the date you file, the claim is	araar 200 <u>0 - 2000 - 400</u>	nly	
				î	Contingent	a, Uneur di mai ap	Ь ій •	
	ОМАНА	Nebraska	68197	i	Unliquidated			
	City Who incurred the	State e debt? Check one.	Zip Code	ľ	Disputed			
	Debtor 1 only			5	ype of NONPRIORITY unsecured	claim:		
	Debtor 2 only	1		Γ	Student loans			
	Debtor 1 and	Debtor 2 only		Ĩ	Obligations arising out of a sepa		r	
	At least one of	of the debtors and anothe	r		divorce that you did not report a		similar	
	Check if this	s claim relates to a com	munity debt	1	Debts to pension or profit-sharin debts	g plans, and other	annia	
	Is the claim subj	iect to offset?		Ι	Other. Specify Credit	Card		
	No No							

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	Case 18-00515 Doc 1 Filed 01/08/1 Document		ered 01/08/18 17:27 e 27 of 66	.03 Desc Main	
Debtor 1 Dougla			Case number (if known)		
NA data menangan data data data data data data data da	the Amounts for Each Type of Unsecured Claim				
6. Total the a	amounts of certain types of unsecured claims. This informati mounts for each type of unsecured claim.	on is for s	atistical reporting purposes	only. 28 U.S.C. §159.	
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$8,480.00		
	6b. Taxes and certain other debts you owe the governmen	t 6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write t amount here.	nat 6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$8,480.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other sin debts	ilar 6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Wri that amount here.	te 6i.	\$88,929.00		\$ -
	6j. Total. Add lines 6f through 6i.	6j.	\$88,929.00		

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		Do	ocument P	age 28 of 66
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Douglas	E.	Litowitz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				

(If known)

Official Form 106G

> Check if this is an amended filing

> > 12/15

Schedule G: Executory Contracts and Unexpired Leases

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Douglas	E.	Litowitz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number (If known)	······	anne accordent a construction and a construction of the constructi	(State)

Check if this is an amended filing

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	
	✓ No Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (<i>Community property states and territories</i> include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
	 No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.
	Name of your spouse, former spouse, or legal equivalent
	Number Street
	City State Zip Code
3.	In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this info	ormation to identify	your case:		
Debtor 1	Douglas	E.	Litowitz	
	First Name	Middle Name	Last Name	Check if this is:
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	- An amended filing
United States I	Bankruptcy Court for	Northern	District of Illinois	- A supplement showing post-petition chap expenses as of the following date:
the:			(State)	expenses as of the following date.
Case number				
(lf known)				MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1.	Fill in your employment		Debtor 1			Debtor 2		
	information. If you have more than one job, attach a separate page with information about additional	Employment status	Employed	ed		Employed		
	employers.	Occupation				Translator		
	Include part time, seasonal, or self-employed work.	Employer's name				APSA		
	Occupation may include student or homemaker, if it applies.	Employer's address	Number Street			309 E 49th S Number Street	t	
			ور و و و و و و و و و و و و و و و و و و			New York	New York	10017
		How long employed there?	City	State	Zip Code	City 2 years	State	Zip Code

Give Details About Monthly Income Part 2:

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
		×		
2.	List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$1,000.00
3.	Estimate and list monthly overtime pay.	З.	+ \$0.00	+ \$0.00
4.	Calculate gross income. Add fine 2 + line 3.	4.	\$0.00	\$1,000.00

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Debtor 1 Douglas E. Litowitz First Name Middle Name Last Nam	0	Case number	r (if	
First Name Middle Name Last Nam		known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4 .	\$0.00	\$1,000.00	
List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$0.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g$ 5h.	6.	\$0.00	\$0.00	
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$1,000.00	
List all other income regularly received:				
 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the state ment the next herearch. 	80	\$0.00	\$0.00	
the total monthly net income. 8b. Interest and dividends	8a. 8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	00.	0.00	00.00	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	8f.	\$600.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: See attached	8h. +	\$0.00 +	\$700.00	
Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h$.	9.	\$600.00	\$700.00	
0. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$600.00 +	\$1,700.00 =	\$2,30
 State all other regular contributions to the expenses that you list in Include contributions from an unmarried partner, members of your househ friends or relatives. Do not include any amounts already included in lines 2-10 or amounts tha Specify: 	old, your	dependents, your roomr		+§
2. Add the amount in the last column of line 10 to the amount in line 1 Write that amount on the Summary of Schedules and Statistical Summary of				\$2,30
B. Do you expect an increase or decrease within the year after you file	this form	?		Combined monthly inco
Yes. Explain:				

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Case 18-	00515 Doc 1		Entered 01/08/18 17:27:03 age 32 of 66	B Desc Main
Debtor 1Douglas First Name	E. Middle Name	Litowitz Last Name	Case number (#	
Part 1: Describe Employ		Last Name	known)	
	Debtor 1		Debtor 2	
Employment status	Employed		Employed	
	Not Employed	ł	Not Employed	
Occupation			Driver	
Employer's name			Kiddos Catering	
Employer's address			2453 Waterbury Ln	
	Number Street		Number Street	
			·····	
				linois 60089
	City	State Zip Code	City S	tate Zip Code
How long employed there?				

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NYSCEF DOC. NO. 29				RECEIVED NYSC	CEF: 10/25/2018
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Debtor 1Douglas	E.	Litowitz	Case number (if		
First Name	Middle Name	Last Name	known)		
Part 2: Give Details Al		e	an ann an tha tha ann an tha tha an tao a	an a	
			For Debtor 1	For Debtor 2 or non-filing spouse	
8h.Other monthly income. S	pecify:				
1. Kiddos Catering			\$0.00	\$700.00	

Yes. Fill out this information for

each dependent

NYS

Do not list Debtor 1 and

3. Do your expenses include

yourself and your dependents?

expenses of people other

Debtor 2

than

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SCEF DOC.	NO. 29			 я	ECEIVED NYSCEF: 10/25
	Case 18-005			red 01/08/18 17:27:0 34 of 66	3 Desc Main
Fill in this infor	mation to identify your	ase:			
Debtor 1	Douglas	E.	Litowitz		
Data a	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fi	ling
United States E	ankruptcy Court for the:	Northern	District of Illinois (State)		showing post-petition chapter 13 f the following date:
Case number (If known)					<u></u>
	Form 106J e J: Your Exp	enses			12/15
information. If				n are equally responsible for su ny additional pages, write your	
Part 1: Des	cribe Your Househo	ld			
1. Is this a joi	nt case?				
🔽 No. Go	to line 2				
Yes. D	oes Debtor 2 live in a s	eparate household?			
ſ	No				
r T	Yes. Debtor 2 must fi	le Official Forms 106J-2, <i>Ex</i>	penses for Separate House	hold of Debtor 2.	
2. Do you hav	e dependents? 🎵 N	en 1929 ha anna an 1929 ha an 1920 O		1, 1 + 9, 5, 5 + 70, - 9, 5 + 70, - 97, 50, 10, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 10, 10, 10, 10, 10, 10, 10, 11, 1 + 9, 5, 5 + 70, - 9, 10, - 9, 10, - 9, 10, - 9, 10, - 9, 10, - 9, 10, - 10	a 2006 - Vegeone genegene engegene festenen 20.000 an open verstene er van generatiene enderwoorder op op op o

Dependent's relationship to

Debtor 1 or Debtor 2

Dependent's

age

10 years

8 years

Does dependent live

with you?

No.

Ves No

Yes

Estimate Your Ongoing Monthly Expenses Part 2:

 $\mathbf{\overline{\mathbf{Z}}}$

No No

Yes

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Child

Child

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)	Ŷ	our expenses
 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. 	4.	\$1,150.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

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Debtor 1 Douglas

Case 18-00515

E.

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Litowitz

Case number (if known)

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans		\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$140.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:		\$0.00
17. Installment or lease payments:	16	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	174	\$2,396.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Douglas First Name	E. Middle Name	Litowitz Last Name	Case number (if known)	
21.Other. Specify:			21	\$0.00
22. Calculate your monthly	expenses.			\$4,686.00
22a. Add lines 4 through 2	21.			\$0.00
22b. Copy line 22 (month	ly expenses for Debtor 2), if any	y, from Official Form 106J-2	2	\$4,686.00
22c. Add line 22a and 221	b. The result is your monthly ex	penses.	22.	
23. Calculate your monthly	net income.			
23a. Copy line 12 (your co	ombined monthly income) from	Schedule I.	23a	\$2,300.00
23b. Copy your monthly e	expenses from line 22 above.		23b	\$4,686.00
23c. Subtract your month	ly expenses from your monthly	income.		(\$2,386.00
The result is your mo	onthly net income.		23c	
24 Do you avpost on incra	ase or decrease in your expe	neae within the year after	you file this form?	
		-	-	
	pect to finish paying for your car crease or decrease because of a			
No No				
Yes				
Explain her	0'			
Explainment	C.			

Doc 1

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Fill in this information to identify your case: Debtor 1 Douglas E Litowitz First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State)

Case number (If known)

Official Form 106Dec

Check if this is an amended filing

12/15

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Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below		
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?	
√ No		
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that I have rea that they are true and correct.	d the summary and schedules filed with this declaration and	
🗶 /s/ Douglas Litowitz	×	
Signature of Debtor 1	Signature of Debtor 2	

Date

MM/DD/YYYY

Date 1/8/2018 MM/DD/YYYY

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Check if this is an

amended filing

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Douglas	E.	Litowitz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Is Filing for Bankruptcy 04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Give Details	s About You	r Marital Statu	s and Where You Lived	Before			
1.	What is your cur	rent marital s	tatus?					
	Married Not married							
2.	During the last 3	years, have y	ou lived anywhe	re other than where you li	ve now?			
	No ✓ Yes. List all of	of the places y	/ou lived in the la	ist 3 years. Do not include '	where you live	now.		
	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
	625 Deerfield	Pd			Same a	as Debtor 1		Same as Debtor 1
	Number Stree			From05/2014	Number Str	reet		From
	Apt 210		1211/1211/12	To <u>05/2016</u>				То
	Deerfield	Illinois	60015					
	City	State	Zip Code		City Same a	State as Debtor 1	Zip Code	Same as Debtor 1
	Number Stree	et	*****	From	Number Str	reet		From
	******			То				То
	City	State	Zip Code		City	State	Zip Code	

☑ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

		COUNI	Y CLERK 10	/25/2018 04:	06 PM	INDEX NO. 159222
CEF DOC.						IVED NYSCEF: 10/25
	Case 18-0	0515	Doc 1 Filed 01/ Docum			Desc Main
Debtor 1 Doug		E.	Litow le Name Last M	00001	umber (if known)	
	ain the Sources			vane		
Constant Con	ter and the second s					
Fill in the	total amount of incor	ne you rece	ived from all jobs and all bu	business during this year or t isinesses, including part-time eceive together, list it only once		'years?
Lunal	Fill in the details.					
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	anuary 1 of current e you filed for bank		Wages, commissions, bonuses, tips Operating a business		 Wages, commissions, bonuses, tips Operating a business 	-
	t calendar year: / 1 to December 31,	2017) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	· · · · · · · · · · · · · · · · · · ·
	calendar year befo / 1 to December 31,		Wages, commissions, bonuses, tips Operating a business	\$25163.00	Wages, commissions, bonuses, tips Operating a business	
Include ind public ben filing a join	come regardless of w efit payments; pensic it case and you have	hether that ons; rental ir income tha	ncome; interest; dividends; t you received together, list	vious calendar years? s of other income are alimony; o money collected from lawsuits; it only once under Debtor 1. to not include income that you	royalties; and gambling an	
Research	Fill in the details.					
Kinggeoud:			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	anuary 1 of current te you filed for bank			\$0.00		
the dat For las		ruptcy:	Unemployment Compensation	\$0.00		

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	Case 18-00	0515 Do	c 1 Filed 01/08 Documen		08/18 17:27:03 5	Desc Main	L
Debtor 1 Douglas	A	E. Middle Nar	Litowitz		imber (if known)	*****	
New York Com Report of State			Before You Filed for E				
		o rou made .		Junitupicy			
6. Are either De	btor 1's or Debt	or 2's debts pri	marily consumer debts?				
	ther Debtor 1 nor arily for a persona			s. Consumer debts are defin	ed in 11 U.S.C. § 101(8)) as "incurred by an indiv	vidual
Duri	ng the 90 days be	efore you filed fo	r bankruptcy, did you pay	any creditor a total of \$6,42	5* or more?		
	No. Go to line 7.						
	total amour	nt you paid that o	creditor. Do not include pa	6,425* or more in one or m syments for domestic support ents to an attorney for this b	t obligations, such as		
* Su	bject to adjustme	nt on 4/01/19 ar	nd every 3 years after that	for cases filed on or after the	date of adjustment.		
Yes. Deb	tor 1 or Debtor 2	or both have p	primarily consumer debt	s.			
Duri	ng the 90 days be	efore you filed fo	r bankruptcy, did you pay	any creditor a total of \$600	or more?		
	No. Go to line 7.						
				600 or more and the total a			
	that creditor	r. Do not include		upport obligations, such as		we Was this paym for	ent
Creditor's	that creditor alimony. Als	r. Do not include	payments for domestic s le payments to an attorney	upport obligations, such as / for this bankruptcy case.	child support and		
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		F					
Debtor 1 Douglas First Name		E. Middle Name		owitz st Name	Case number	(if known)	
. Within 1 year befo							
						you are a general partner; g securities; and any managing	
agent, including on	e for a busines	ss you operate as				r domestic support obligations,	
such as child suppo	ort and alimon	iy.					1
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Yes. List all pa	avments to ar	n insider.					
			Dates of	Total amount	Amount you	Reason for this payment	
			payment	paid	still owe		
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Number Street							
Number Street							
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Insider's Name			·····	**************************************			
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Debtor 1	Douglas First Name		E.	dle Name		Litowitz	Case r	number <i>(if</i>	known)		
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эт. D(Case 18-005	515 Doc 1	Filed 01/08/18	Entered 01/08/1		
			Document	Page 43 of 66	.0 17.27.00 DC	
Debtor 1	Douglas	E.	Litowitz	Case number	(if known)	
	First Name	Middle Name	Last Name			
1. Wi	thin 90 days before you filed	l for bankruptcy, di	d any creditor, includi	ng a bank or financial inst	itution, set off any amou	unts from your
ac	counts or refuse to make a p	payment because y	you owed a debt?			
v	No					
ľ	Yes. Fill in the details.					
Econom	8		Describe the acti	on the creditor took	Date action	Amount
					was taken	
	Creditor's Name		-			
	Numerica and Other at	·····				
	Number Street					
			 Last 4 digits of acc 	ount number: XXXX-		
	City State	Zip Code	_			
2. Wit	hin 1 year before you filed fo	or bankruptcy, was	any of your property in	n the possession of an assi	ignee for the benefit of	creditors, a court-
app	pointed receiver, a custodia	n, or another offici	al?		3	
V	No					
	No Yes					
2	Yes					
		ontributions				
art 5:	Yes List Certain Gifts and Co					
art 5:	Yes		id you give any gifts wi	th a total value of more th	an \$600 per person?	
art 5:	Yes List Certain Gifts and Co ithin 2 years before you filed		id you give any gifts wi	th a total value of more th	an \$600 per person?	
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btor 1 Douglas E.	Litowitz Case number (if known	.t	
First Name Middle Name	Last Name		······
Within 2 years before you filed for bankruptcy, did	l you give any gifts or contributions with a total value o	f more than \$600	to any charity?
✓ No			
Yes. Fill in the details for each gift or contributi	ion.		
Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name	-		
Number Street			
City State Zip Code			
rt 6: List Certain Losses			
Within 1 year before you filed for bankruntay or si	nce you filed for bankruptcy, did you lose anything beca	ause of theft fire	other disaster or
gambling?	nce you med for bankrupicy, did you tose anything beca	use of their, me,	
✓ No			
Yes. Fill in the details.			
Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
	pending insurance claims on line 33 of <i>Schedule</i> <i>A/B: Property</i> .		
(i) A second respectively as the second s	The second se		
List Cantain Doursents on Tronsford			
t 7: List Certain Payments or Transfers	1993 - 1994 - 1995 - 1995 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -		
. Within 1 year before you filed for bankruptcy, did	you or anyone else acting on your behalf pay or transfe	r any property to a	anyone you consulted
. Within 1 year before you filed for bankruptcy, did y about seeking bankruptcy or preparing a bankrup			anyone you consulted
 Within 1 year before you filed for bankruptcy, did y about seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, or No 	otcy petition?		anyone you consulted
Within 1 year before you filed for bankruptcy, did y about seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, c	stcy petition? or credit counseling agencies for services required in your ba	nkruptcy.	
about seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, c	otcy petition?	nkruptcy. • Date payment or transfer	anyone you consulted Amount of payment
 Within 1 year before you filed for bankruptcy, did y about seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, or No 	otcy petition? or credit counseling agencies for services required in your ba Description and value of any property	nkruptcy. • Date payment	Amount of
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 Within 1 year before you filed for bankruptcy, did y about seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, or No No Yes. Fill in the details. 	otcy petition? or credit counseling agencies for services required in your ba Description and value of any property transferred	nkruptcy. Date payment or transfer was made	Amount of payment
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Within 1 year before you filed for bankruptcy, did yabout seeking bankruptcy or preparing a bankrup Include any attorneys, bankruptcy petition preparers, or Image: No Image: Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street Chicago Illinois Go606 City State Zip Code Email or website address None Person Who Was Paid Mumber State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number	<pre>stcy petition? or credit counseling agencies for services required in your ba Description and value of any property transferred \$500 - \$113 attorney fees, \$387 costs - 500.00 \$500 - \$113 attorney fees, \$387 costs - 500.00</pre>	nkruptcy. Date payment or transfer was made 01/2018	Amount of payment

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Debto	or 1 E	ouglas			E.		Litowitz	Case r	umber (if known)		
	Ē	irst Name			Mid	Idle Name	Last Name	· · · · · · · · · · · · · · · · · · ·			
l	help Don	you deal	with you	ur creditor	rs <mark>or</mark> t		ments to your creditors		oay or transfer any prope	erty to anyone w	/ho promised to
	Becauteodi	Yes. Fill in	the det	ails.			Description and	alue of any property	Date	Amou	nt of payment
							transferred	are of any property	paymen transfer made	t or	
		Person W	10 Was I	Paid							-
		Number	Street								
		City		Stata		Zio Codo	·				
		Спу		State		Zip Code					
		Yes. Fill in	the det	tails.			Description and v transferred	alue of property	Describe any property payments received or in exchange		Date transfer was made
											made
		Person W	no Recei	ived Transf	er						
		Number	Street				: : :				

		City Person's	elations	State hip to you		Zip Code	 :				
			Sidiloriei				:				
		Person W	no Rece	ived Transf	er						
		Number	Street			A					
		City Person's I	elations	State hip to you		Zip Code	·				
	bene	ficiary?		e you filed			did you transfer any pro	perty to a self-settl	ed trust or similar devic	e of which you	are a
		No		,		,					
				taila							
		Yes. Fill ir	the de	lalis.							
			i the de	1.d.115.			Description and	value of the proper	ty transferred		Date transfer was made
				ialis.			Description and	value of the proper	ty transferred		transfer was

	Case 18-	00515 Doc 1		e 46 of 66	:03 Desc M	all
ebtor 1	Douglas First Name	E. Middle Name	Litowitz Last Name	Case number (if known)		
irt 8:			iments, Safe Deposit Boxes,	and Storage Units		
mov Incl coo	ved, or transferred? ude checking, savings, peratives, associations,	money market, or other	ere any financial accounts or in financial accounts; certificates of de utions.			
凶 日	No Yes. Fill in the details.					
Russia			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who Was Paid		XXXX~	Checking		
	Number Street		-	Savings Money market Brokerage		· ····································
	City Stat	e Zip Code		Other		
	Person Who Was Paid	·	XXX-	Checking	·	
	Number Street		_	Savings		
			_	Money market Brokerage		
	<u></u>	75.0.1	_	Other		
	City Stat	ana ang sa barang sa sa	···· · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	• • • • • •	*** * .
	you now nave, or did y	ou nave within 1 year	before you filed for bankruptcy,	any safe deposit box or other (epository for secul	nties, cash, or
	er valuables?					
	No					
oth			Who else had access to it?	Describe the con	tents	Do you still have it?
oth	No		Who else had access to it?	Describe the con	tents	have it?
oth	No Yes. Fill in the details.			Describe the con	tents	have it?
oth	No Yes. Fill in the details. Name of Financial Inst		Name Number Street	Describe the con	tents	have it?
oth	No Yes. Fill in the details. Name of Financial Inst	itution	Name Number Street		tents	have it?
oth	No Yes. Fill in the details. Name of Financial Inst Number Street City State	e Zip Code	Name Number Street	• Code		have it?
oth	No Yes. Fill in the details. Name of Financial Inst Number Street City State Ve you stored property No	e Zip Code in a storage unit or pl	Name Number Street City State Zip	• Code		have it?
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2. Hav	No Yes. Fill in the details. Name of Financial Inst Number Street City State City State Ye you stored property No Yes. Fill in the details.	e Zip Code in a storage unit or pl	Name Number Street City State Zip lace other than your home within Who else had access to it?	o Code	nkruptcy?	have it?

		Case 18-	00515	Doc 1	Filed 0 Docu	1/08/18 ment	Entered (Page 47 of)1/08/18 1 ⁻ f 66	7:27:03	Desc M	ain
ebtor 1	Douglas First Name	3	E. Mi	iddle Name		itowitz ast Name	Ca	se number <i>(if know</i>	vn)		
art 9:		Property Ye									
3. Do	vou hold	or control an	v property	that someon	e else owns	? Include an	ny property you b	orrowed from	are storing for	r or hold in	trust for
	neone.		, b. ob or c)		0.000 0.000		iy property you a		are storing for	, or nora in	
2	No No	in the details									
Ц	res. rii	in the details.			Where is t	he property?	?	Describe th	e contents		Value
	Owner'	Nama									
					NumberStr	eet					
	Numbe	· Street						•			
			********		City	State	Zíp Code				
	City	State	e Ziş	o Code							
art <u>10:</u>	Give D	etails About	t Environr	nental Info	rmation						
		f Part 10, the fo									
• <i>E</i>	<i>Environme</i> azardous	ntal law means	any federal	l, state, or loc es or materia	al statute or re into the air	egulation con	cerning pollution.	, contamination,	releases of		
							, wastes, or mater		meaium,		
		-									
8 S	<i>Site</i> means	any location, f	facility, or pr	operty as def	ned under ar	iy environme	ntal law, whether	you now own, a	perate, or utiliz	e it	
≋	r used to	any location, f own, operate,	or utilize it, i	including disp	osal sites.					e it	
ع دھ 0 ه ا	r used to <i>lazardous</i>	any location, f own, operate,	or utilize it, i s anything a	including disp an environme	oosal sites. ntal law defin	es as a hazar	ntal law, whether dous waste, haza			e it	
■ <u>5</u> 0 ■ <i>F</i> to	r used to <i>lazardous</i> oxic subst	any location, f own, operate, <i>material</i> means tance, hazardou	or utilize it, i s anything a us material,	including disp an environme pollutant, cor	oosal sites. htal law defin htaminant, or	es as a hazar similar term.		rdous substance		e it	
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				Document Page 48 c		.05 Descimain	
Debtor 1	Douglas First Name		E. Middle Name	Litowitz Ca	ase number (if known)		
6 Hay	ve vou been a n	ortu in onu iudio	ict or colminist		······································		
o. na	ve you been a p	arty in any judic	lai or administ	rative proceeding under any environme	ental law? Include set	tlements and orders.	
V	No						
	Yes. Fill in the	details.					
				Court or agency	Nature of the case	e Status of th case	ne
	Case title						
		······································		Court Name	- !	Pending	9
	Case number			NumberStreet	-	On app	eal
	Case number					Conclu	ded
				City State Zip Code	• •		
art 11:	Give Details	About Your B	usiness or C	onnections to Any Business			
7. Wit	thin 4 years hefe	ore you filed for l	hankruntov di	d you own a business or have any of the	o following connection	a to ony husiness?	
	init i youro beit	sie you meu ior i	ballki aptoy, al	a you own a business of have any of the	e ionowing connection	is to any business?	
	A sole pro	prietor or self-er	mployed in a tr	ade, profession, or other activity, either	full-time or part-time		
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	A partner	in a partnership					
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Debtor 1 Doug		E.			Litowitz		Case number (i	f known)			
First I	Name	M	iddle Name		Last Name						
	2 years before yo rs, or other partic		ankruptcy, d	lid you g	ive a financial s	tatement to	anyone about y	our business? Ir	clude all finan	cial institut	tions,
	is, or other partic	es.									
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Debtor 1	Douglas	E.	Litowitz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Cooperation			(State)
Case number (If known)	·····		

Check if this is an amended filing

12/15

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

If you are an individual filing under chapter 7, you must fill out this form if:

- m creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors V information below.	Who Have Claims Secured by Property (Official For	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Description of property securing debt:	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a <i>Reaffirmation Agreement</i>. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a <i>Reaffirmation Agreement</i>. Retain the property and [explain]: 	No. Yes.
	Creditor's name: Description of property securing debt:	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a <i>Reaffirmation Agreement</i>. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a <i>Reaffirmation Agreement</i>. Retain the property and	No. Yes.

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					ument	Page 5				
Debtor Douglas		E.			Litowitz		Case num	ber <i>(if</i>		
1 First Na	ime	Μ	iddle Name		Last Name		known)			
Part 2: List You	ır Unexpire	d Persona	I Property I	Leases				43 T 2 T 1 4 T	2011 - 10 - 10 - 10 - 10 - 10 - 10 - 10	
For any unexpired information below assume an unexp	w. Do not list	real estate	leases. Unex	kpired lea	ses are lease	s that are st	ill in effect; t	expired Le he lease p	ases (Official Form 106G), fill in the eriod has not yet ended. You may	•
Describe you	r unexpired p	personal pro	operty leases	i				Will	the lease be assumed?	
Lessor's nam	e:				1000			Lund	No Yes	
Description of property:	leased							Second.		
Lessor's nam	e:						·····	Lund .	No Yes	
Description of property:	leased							Lund		
Lessor's nam	e:							lunne .	No Yes	
Description of property:	leased				···· ····					ş
Lessor's name	e:						1.00 10 1.00 1.00 0.00 0.00 0.00 0.00 0	Ld	No Yes	··· ··· · · · · · · · · · · · · · · ·
Description of property:	leased									
Lessor's name	e:							Laurad	No Yes	
Description of property:	leased									
Lessor's name	e:							kanad	No Yes	
Description of property:	leased							burnard		
Lessor's name	9:								No Yes	
Description of property:								Reeconcede		

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

/s/ Douglas Litowitz	×	
Signature of Debtor 1	Signature of Debtor 2	
Date 1/8/2018 MM/DD/YYYY	Date 1/8/2018 MM/DD/YYYY	

X /s/

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B2030 (Form 2030) (12/15)	
UNITED STATES BANKRUPTCY COURT	
Northern District of Illinois	
In re Douglas E. Litowitz Case No.	
Debtor Chapter	(If known) Chapter 7
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	
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with t	
For legal services, I have agreed to accept	\$1,698.00
Prior to the filing of this statement I have received	\$113.00
Balance Due	\$1,585.00
2. The source of the compensation paid to me was:	
Debtor Other (specify)	
3. The source of the compensation paid to me is:	
Debtor Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless members and associates of my law firm.	they are
I have agreed to share the above-disclosed compensation with a other person or persons where members or associates of my law firm. A copy of the agreement, together with a list of the native 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 b	ankruptcy case, including:
 Analysis of the debtor's financial situation, and rendering advice to the debtor in determi bankruptcy; 	ning whether to file a petition in
b. Preparation and filing of any petition, schedules, statements of affairs and plan which ma	ay be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and a	ny adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services	S:
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to debtor(s) in this bankruptcy proceedings.	to me for representation of the
1/8/2018 /s/ Nathan Delman	
Date Signature of Attorney	
Semrad Law Firm	

Name of law firm

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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC **\$1698.00** in attorney fees plus costs in the amount of **\$387.00** to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding.	\$300.00/hr.
Adding additional bills	\$31.00
Motion to Reopen and Avoid Lien	\$1000.00
Motion to Reopen	\$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this **advance payment retainer** shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

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represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semirad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 1/8/18 Douglas Litowitz



*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Douglas Litowitz Matter Number 534905-001

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form - sometimes called the Means Test deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the Means Test, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

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Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109. 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, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- 🕷 most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

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Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_form s.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. A married couple may file a bankruptcy case together called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/

BankruptcyResources/ApprovedCredit

20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Litowitz, Douglas E. Debtor(s)

Case No.____

1

Chapter.

Chapter7

VERIFICATION OF CREDITOR MATRIX

The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:

1/8/2018

/s/ Litowitz, Douglas E.

Litowitz, Douglas E. Signature of Debtor

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ILDHFS 509 S 6th st. Springfield, IL, 62701

Abetova, Camellia 1914 Farnsworth Apt 314 Arlington Heights, IL, 60006

CHASE CARD BANK ONE CARD SERV 2500 WESTFIELD DRI ELGIN, IL, 60124

BK OF AMER C/O ACS 501 BLEECKER STREE UTICA, NY, 13501

CITI P.O. BOX 9001037 Louisville, KY, 40290

FNB OMAHA PO BOX 3412 OMAHA, NE, 68197

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Case 18			tered 01/08/18 1 e 61 of 66	7:27:03 Desc Main		
Debtor 1 Douglas	E,	Litowitz	Case number (if know	۱ŗ		
First Name	Middle Name	Last Name				
Parl 6: Answer These Q	uestions for Reporting Purpos					
^{16.} What kind of debts do you have?	"incurred by an Individ No. Go to line 16b Yes. Go to line 17. 16b. Are your debts primate	ual primarily for a per r ily business debts? or investment or thro	sonal, family, or housel <i>Business debts</i> are deb igh the operation of the	ts that you incurred to obtain e business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	expenses are paid th INO. at Yes.	oter 7. Do you estimate	that after any exempt pro	perty is excluded and administrative ed creditors?		
^{18.} How many creditors do you estimate that you owe?	 ✓ 1-49 ✓ 50-99 ✓ 100-199 ✓ 200-999 	☐ 1,000-{ ☐ 5,001- ⁻ ☐ 10,001	0,000	 25,001-50,000 50,001-100,000 More than 100,000 		
^{19.} How much do you estimate your assets to be worth?	 ✓ \$0-\$50,000 ✓ \$50,001-\$100,000 ✓ \$100,001-\$500,000 ✓ \$500,001-\$1 million 	\$10,00 \$50,00	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	 \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion 		
20. How much do you estimate your liabilities to be?	 □ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million 	1 \$10,00 \$ 50,00	001-\$10 million),001-\$50 million),001-\$100 million)0,001-\$500 million	 \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion 		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, 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. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. § 152, 1341, 1519, and 3571.					
	/s/ Douglas Litowitz	×	Signature of	Debtor 2		
			-			

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Check if this is an

amended filing

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Fill in this information to identify your case:							
Debtor 1	Douglas	Ε.	Litowitz				
	First Name	Middie Name	Last Name				
Debtor 2							
(Spouse, it filing)	First Name	Middle Name	Last Name				
United States E	ankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below		
Did you pay or agree to pay someone who is N	DT an attorney to help you fill out bankruptcy forms?	
No No		
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that Unave in that they are true and correct.	read the summary and schedules filed with this declaration and	
X /s/ Douglas Litowitz	×	
Signature of Debtor 1	Signature of Debtor 2	
Date 1/8/2018 MM/DD/YYYY	Date MM/DD/YYYY	

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	VYSCEF DO	C. NO. 29						REC	EIVED NYSCEF:	10/25/201
First Name Mode Name 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Image: Proceeding of the details below. Image: Proceeding of the d	4. I	Case 18-	00515 Do					8 17:27:03	Desc Main	
creditors, or other parties. No Yes. Fill in the details below. Name Number Street	Debtor *			me			Case number <i>@k</i>	:no wn/		
				otcy, did you g	ive a financial st	atement to a	inyone about yoi	ur business? Inclu	ude all financial institu	tions,
Name Number Street City State Zip Code Part 12: Signature of beanswers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, conceating property, or obtaining money or property by fraud in connection with a answers are statement of season of or up to season of the season of		<u>.</u>	s below.							
Number Number Street		•			Date issued					
Image: City State City State Part 12: Sign Below The read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptor case can result in fines up to \$260,000 or or minisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		Name	****		MM/DD/YYYY					
Part 12: Sign Below Ave read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$260,000, or imprisonment for up to 20 years, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$260,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		Number Street	******************							
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy consistence of the statement of statement for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		City	State Zip	Code						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy ase can result in fines up to \$200, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Douglas Litowitz ★ Jignature of Debtor 1 Signature of Debtor 2 Date 1/8/2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No I was No Vas Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No I was No Vas Vas Name of person Attach the	Part 12	Sian Below								
Date 1/8/2018 Date 1/8/2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No No Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person	true	and correct. I unders nkruptcy case can re X/s/ Do	tand that making sult in fines up to buglas Litowitz	a false staten	ent, concealing	property, or o up to 20 yea	obtaining mone rs, or both. 18 U	y or property by fi J.S.C. §§ 152, 134	aud in connection with	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? Image: Preside the second secon		Signature	of Debtor 1			ę	Signature of Debt	or 2		
 No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, 		Date 1/	3/2018			í	Date 1/8/2018			
Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	Did	you attach additional	pages to Your Sta	atement of Fin	ancial Affairs for	Individuals F	iling for Bankru	ptcy (Official For	n 107)?	
No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	لننا									
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	Did	you pay or agree to p	ay someone who i	s not an attor	ney to help you fil	ll out bankru	ptcy forms?			
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		Yes. Name of person								

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	Douglas			E.		Litowitz		Case numbe	ſſ (if		
1	First Nar		d Davaa	Middle Na		Last Name		known)			
For any informa	/ unexpired ation below	personal p . Do not lis	roperty le t real esta	ate leases. L	u listed in Jnexpired	Schedule G: Exec	that are sti	Il in effect; the	bired Leases (Of lease period ha	ficial Form 106G), fill in th s not yet ended. You may	8
De	scribe your	unexpired	personal	property lea	ises				Will the lease	e be assumed?	
Les	ssor's name	:							No Yes		
	scription of perty:	eased									
Les	ssor's name	:							No Yes		
pro	scription of operty:										
	ssor's name								No Yes		
	scription of operty:	eased									
Le	ssor's name	•							No Yes		
	scription of operty:	leased									
Let	ssor's name								No Yes		
	scription of perty:	leased									
Le	ssor's name								No Yes		
	scription of operty:	leased									
Le	ssor's name	6							No Yes		
	scription of operty:	leased									

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X	/s/ Douglas Litowitz	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/8/2018 MM/DD/YYYY	Date 1/8/2018 MM/DD/YYYY

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In re:

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Litowitz, Douglas E. Case No.__ Debtor(s) Chapter7 Chapter.

VERIFICATION OF CREDITOR MATRIX

1

The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

1/8/2018 Date:

/s/ Litowitz, Douglas E. 🗸

Litowitz, Douglas E. Signature of Debtor

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ebtor 1 Douglas First Name	E. Middle Name	Litowitz Last Name	Case number	(if known)	
	wigule ivaire	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spo	1158
Unemployment compensat Do not enter the amount if y under the Social Security Act	ou contend that the amount i	received was a benefit	\$1,120.84	\$ <u>0.00</u>	
For you		\$0.00			
For your spouse		\$0.00			
Pension or retirement inco benefit under the Social Secu		unt received that was a	\$0.00	\$ <u>0.00</u>	
payments received as a victir	benefits received under the S m of a war crime, a crime again orism. If necessary, list other	ocial Security Act or nst humanity, or			
Total amounts from separate	e pages, if any.		+\$0.00	+\$0.00	
1. Calculate your total curr ach	rent monthly income. Add lir	nes 2 through 10 for	\$1,495.84	+ \$ <u>1,465.83</u>	= \$2,961.63
	al for Column A to the total for	r Column B.			Total currer
rt 2: Determine Wheth	er the Means Test Appli	es to You			monthly inc
. Calculate your current mo 12a. Copy your total current	onthly income for the year. monthly income from line 11		(Copy line 11 here \rightarrow	\$2,961.67
	nber of months in a year). al income for this part of the f	om.			X 12 12b. <u>\$35,540.04</u>
Calculate the median fam	ilv income that applies to v	ou Follow these steps:			B ecomposition and a second
Fill in the state in which you		Illinois			
Fill in the number of people i	in your household.	4			
Fill in the median family inco household.	me for your state and size of				13. \$94,472.00
	edian income amounts, go or iis list may also be available at e?				k
14a. 🔽 Line 12b is less the Go to Part 3.	an or equal to line 13. On the	top of page 1, check box	, There is no presumption	on of abuse.	
14b. Line 12b is more to	han line 13. On the top of pag ill out Form 122A-2.	ge 1, check box 2. The pre	sumption of abuse is de	termined by Form 122A	~2.
Go to Part 5 and n					
art 3: Sign Below					
art 3: Sign Below	inder penalty of perjury that th	e information on this state	nent and in any attachm	ents is true and correct.	
art 3: Sign Below		e information on this state	nent and in any attachm	ents is true and correct.	
art 3: Sign Below By signing here, I declare u		×	nent and in any attachm Signature of Debtor 2	ents is true and correct.	