

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Debt Relief USA, Inc.
Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba No Debt USA, Inc.
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 20-2511601
Street Address of Debtor (No. and Street, City, and State): 16200 Addison Rd., Suite 105 Addison, TX
ZIP CODE 75001
County of Residence or of the Principal Place of Business: Dallas
Mailing Address of Debtor (if different from street address): 16200 Addison Rd., Suite 105 Addison, TX
ZIP CODE 75001
Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box.)
Nature of Business (Check one box.)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)
Nature of Debts (Check one box.)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.
Corporation (includes LLC and LLP)
Partnership
Other (if debtor is not one of the above entities, check this box and state type of entity below.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Other
Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
Debts are primarily business debts.

Filing Fee (Check one box.)
Check one box: Chapter 11 Debtors
Check if:
Check all applicable boxes:

Statistical/Administrative Information
THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to unsecured creditors.
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.
Estimated Number of Creditors
Estimated Assets
Estimated Liabilities

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>	Name of Debtor(s): <b>Debt Relief USA, Inc.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: <b>None</b>	Case Number:	Date Filed:
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Location Where Filed:	Case Number:	Date Filed:
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**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet.)

Name of Debtor: <b>None</b>	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input checked="" type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;"><b>X</b> _____</p> <p style="text-align: right;">Date</p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

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

No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**  
(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

**Voluntary Petition**

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

Name of Debtor(s): **Debt Relief USA, Inc.**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  
  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
**X** \_\_\_\_\_  
\_\_\_\_\_  
Telephone Number (If not represented by attorney)  
\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  
  
(Check only one box.)  
 I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  
 Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
(Signature of Foreign Representative)  
\_\_\_\_\_  
(Printed Name of Foreign Representative)  
\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Gary A. Armstrong  
**Gary A. Armstrong** Bar No. **01316500**  
  
**Armstrong & Alford, PLLC**  
**5646 Milton St Ste 711**  
**Dallas, TX 75206**  
  
Phone No. **(214) 265-0808** Fax No. **(214) 853-5323**  
  
06/18/2009  
Date  
  
\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  
  
\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer  
  
\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  
**Debt Relief USA, Inc.**  
  
**X** /s/ James F. Wojcik  
Signature of Authorized Individual  
  
James F. Wojcik  
Printed Name of Authorized Individual  
  
Chief Operating Officer  
Title of Authorized Individual  
  
06/18/2009  
Date

\_\_\_\_\_  
Address  
**X** \_\_\_\_\_  
Date  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  
  
Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  
  
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  
  
*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

IN RE: **Debt Relief USA, Inc.**

CASE NO

CHAPTER 11

**EXHIBIT "A" TO VOLUNTARY PETITION**

1. Debtor's employer identification number is <u>20-2511601</u> .		
2. If any of debtor's securities are registered under section 12 of the Securities and Exchange Act of 1934, the SEC file number is <u>N/A</u> .		
3. The following financial data is the latest available information and refers to the debtor's condition on <u>6/18/2009</u> .		
a. Total Assets	\$4,650,000.00	
b. Total Liabilities	\$5,000,000.00	
<b>Secured debt</b>	<b>Amounts</b>	<b>Approximate number of holders</b>
Fixed, liquidated secured debt	\$0.00	0
Contingent secured debt	\$0.00	0
Disputed secured debt	\$0.00	0
Unliquidated secured debt	\$0.00	0
<b>Unsecured debt</b>	<b>Amounts</b>	<b>Approximate number of holders</b>
Fixed, liquidated unsecured debt	\$4,600,000.00	7000
Contingent unsecured debt	\$0.00	0
Disputed unsecured debt	\$50,000.00	50
Unliquidated unsecured debt	\$0.00	0
<b>Stock</b>	<b>Amounts</b>	<b>Approximate number of holders</b>
Number of shares of preferred stock	0	0
Number of shares of common stock	10000	6
<b>Comments, if any</b> <i>Debtor has several Attorney General investigations, pending lawsuits with disputed claims, and a pending Federal Trade Commission investigation. Claim amounts, if any, are unknown at this time.</i>		
4. Brief description of debtor's business: <i>Debt settlement company for personal, unsecured debts for consumer clients.</i>		

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE: Debt Relief USA, Inc.

CASE NO

CHAPTER 11

**EXHIBIT "A" TO VOLUNTARY PETITION**

*Continuation Sheet No. 1*

5. List the name of any person who directly or indirectly owns, controls, or holds, with power to vote, 20% or more of the voting securities of the debtor:

*Kelly E. Reilly  
Alvin B. Bell  
James F. Wojcik*

6. List the name of all corporations 20% or more of the outstanding voting securities of which are directly or indirectly owned, controlled, or held, with power to vote, by debtor:

*None*

I, James F. Wojcik, the Chief Operating Officer of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing Exhibit "A" to Voluntary Petition, and that it is true and correct to the best of my information and belief.

Date: 06/18/2009

Signature: /s/ James F. Wojcik  
James F. Wojcik  
Chief Operating Officer

Armstrong and Alford, PLLC  
Gary A. Armstrong  
State Bar No. 01316500  
Bruce A. Alford  
State Bar No. 01011400  
5646 Milton St, Suite 711  
Dallas, TX 75206  
214-265-0808  
214-853-5323 (facsimile)  
Proposed counsel for the  
Debtor-in-Possession

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

In re: \*  
\* Case No.  
DEBT RELIEF USA, Inc. \*  
\* Chapter 11  
Debtor \*

**CORPORATE OWNERSHIP STATEMENT AND  
LIST OF EQUITY SECURITY HOLDERS**

Pursuant to Rules 1007(a)(1), 1007(a)(3), and 7007.1 of the Federal Rules of Bankruptcy Procedure, the undersigned authorized officer of Debt Relief USA, Inc. in the above-captioned case certifies that the following persons own more than 10% of the equity interests in Debt Relief USA, Inc.

Name	Percentage
Kelly E. Reilly	52%
Alvin B. Bell	20%
James F. Wojcik	20%

/s/ James F. Wojcik  
Chief Operating Officer

**MINUTES OF SPECIAL MEETING  
OF THE BOARD OF DIRECTORS OF  
DEBT RELIEF USA, INC.**

A Special Meeting of the Board of Directors of Debt Relief USA, Inc. (the "Corporation"), was held at 16200 Addison Road, Suite 105, Addison, Texas 75001, on June 1, 2009.

The following directors were present: Kelly E. Reilly, James F. Wojcik, and Alvin B. Bell.

Kelly E. Reilly, President of the Corporation, called the meeting to order and stated that the meeting had been called in accordance with the Bylaws of the Corporation. James F. Wojcik acted as Secretary of the meeting.

The Chairman then announced that meeting was called to consider the following: the liquidation and shut down of the Corporation's operations and the filing of a bankruptcy petition to wind up the Corporation's affairs. After discussion and motion duly made, seconded and carried, it was:

RESOLVED, that the Corporation file a petition under Chapter 11 of the Bankruptcy Code, that the officers of the Corporation are directed and empowered to take all reasonable and necessary actions to retain counsel, pay retainers, sign bankruptcy petitions and related schedules and documents, prepare a plan of liquidation, and otherwise wind up the affairs of the Corporation.

There being no further business to come before the Board of Directors, on motion duly made, seconded and carried, the meeting was adjourned.

/s/ James F. Wojcik  
James F. Wojcik  
Secretary