

**United States Bankruptcy Court  
District of Arizona**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>DONIA, JEANNE MARIE</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>DONIA, RICHARD</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-6611</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-9945</b>
Street Address of Debtor (No. and Street, City, and State): <b>1398 W. VIA de SANTO TOMAS Sahuarita, AZ</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1398 W. VIA de SANTO TOMAS Sahuarita, AZ</b>
ZIP Code <b>85629</b>	ZIP Code <b>85629</b>
County of Residence or of the Principal Place of Business: <b>Pima</b>	County of Residence or of the Principal Place of Business: <b>Pima</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> 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." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

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									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets				
<input checked="" type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

Estimated Liabilities				
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>DONIA, JEANNE MARIE</b> <b>DONIA, RICHARD</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:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<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 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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Eric Slocum Sparks AZ Bar</b>                      <b>March 20, 2007</b>          Signature of Attorney for Debtor(s)                      (Date)  <b>Eric Slocum Sparks AZ Bar #11726</b></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.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

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

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

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

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

**Voluntary Petition**

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

Name of Debtor(s):  
**DONIA, JEANNE MARIE**  
**DONIA, RICHARD**

**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** /s/ JEANNE MARIE DONIA  
Signature of Debtor **JEANNE MARIE DONIA**

**X** /s/ RICHARD DONIA  
Signature of Joint Debtor **RICHARD DONIA**

Telephone Number (If not represented by attorney)  
**March 20, 2007**  
Date

**Signature of Attorney**

**X** /s/ Eric Slocum Sparks AZ Bar  
Signature of Attorney for Debtor(s)

**Eric Slocum Sparks AZ Bar #11726**  
Printed Name of Attorney for Debtor(s)

**Law Office of Eric Slocum Sparks, P.C.**  
Firm Name  
**110 S. Church Ave. Suite 2270**  
**Tucson, AZ 85701**

Address  
**Email: law@ericsslocumsparkspc.com**  
**(520)623-8330 Fax: (520)623-9157**  
Telephone Number  
**March 20, 2007**  
Date

**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.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

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

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

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

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B 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.)

\_\_\_\_\_  
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  
District of Arizona

In re JEANNE MARIE DONIA  
RICHARD DONIA

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

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

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



United States Bankruptcy Court  
District of Arizona

In re JEANNE MARIE DONIA  
RICHARD DONIA

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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**United States Bankruptcy Court  
District of Arizona**

In re **JEANNE MARIE DONIA  
RICHARD DONIA**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AMEX P.O. BOX 297871 Fort Lauderdale, FL 33329	AMEX P.O. BOX 297871 Fort Lauderdale, FL 33329	CREDIT CARD DEBT		24,797.00
AMEX P.O. BOX 297871 Fort Lauderdale, FL 33329	AMEX P.O. BOX 297871 Fort Lauderdale, FL 33329	CREDIT CARD DEBT		14,428.00
BANK AMERICA POB 35140 Louisville, KY 40232	BANK AMERICA POB 35140 Louisville, KY 40232	CREDIT CARD DEBT		11,855.00
BANK AMERICA POB 35140 Louisville, KY 40232	BANK AMERICA POB 35140 Louisville, KY 40232	CREDIT CARD DEBT		27,586.00
BANK AMERICA POB 35140 Louisville, KY 40232	BANK AMERICA POB 35140 Louisville, KY 40232	CREDIT CARD DEBT		22,482.00
BANKAMERICA 1825 E BUCKEYE RD Phoenix, AZ 85034	BANKAMERICA 1825 E BUCKEYE RD Phoenix, AZ 85034	CREDIT CARD DEBT		14,815.00
CBUSA SEARS 13200 SMITH RD. Cleveland, OH 44130	CBUSA SEARS 13200 SMITH RD. Cleveland, OH 44130	CREDIT CARD DEBT		15,134.00
CHASE CC 9960 MAYLAND DR. Richmond, VA 23230	CHASE CC 9960 MAYLAND DR. Richmond, VA 23230	CREDIT CARD DEBT		17,463.00
CITI POB 6500 Sioux Falls, SD 57117	CITI POB 6500 Sioux Falls, SD 57117	CREDIT CARD DEBT		21,345.00
CITI POB 15687 Wilmington, DE 19850	CITI POB 15687 Wilmington, DE 19850	CREDIT CARD DEBT		26,802.00
CITI POB 6500 Sioux Falls, SD 57117	CITI POB 6500 Sioux Falls, SD 57117	CREDIT CARD DEBT		26,561.00
CITI POB 15687 Wilmington, DE 19850	CITI POB 15687 Wilmington, DE 19850	CREDIT CARD DEBT		9,949.00



In re **JEANNE MARIE DONIA**  
**RICHARD DONIA**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>CITI</b> <b>POB 15687</b> <b>Wilmington, DE 19850</b>	<b>CITI</b> <b>POB 15687</b> <b>Wilmington, DE 19850</b>	<b>CREDIT CARD DEBT</b>		<b>9,580.00</b>
<b>GEMB/GECRD</b> <b>5300 KINGS ISLAND DR.</b> <b>Mason, OH 45040</b>	<b>GEMB/GECRD</b> <b>5300 KINGS ISLAND DR.</b> <b>Mason, OH 45040</b>	<b>CREDIT CARD DEBT</b>		<b>7,777.00</b>
<b>GEMB/LOWES</b> <b>POB 103080</b> <b>Roswell, GA 30076</b>	<b>GEMB/LOWES</b> <b>POB 103080</b> <b>Roswell, GA 30076</b>	<b>CREDIT CARD DEBT</b>		<b>7,777.00</b>
<b>HECTOR AND BARBARA SALCIDO</b> <b>C/O NORRIS L. GANSON</b> <b>6700 N. ORACLE RD. #326</b> <b>Tucson, AZ 85704</b>	<b>HECTOR AND BARBARA SALCIDO</b> <b>C/O NORRIS L. GANSON</b> <b>6700 N. ORACLE RD. #326</b> <b>Tucson, AZ 85704</b>	<b>LOAN</b>		<b>20,700.00</b>
<b>MBNA</b> <b>POB 15026</b> <b>Wilmington, DE 19801</b>	<b>MBNA</b> <b>POB 15026</b> <b>Wilmington, DE 19801</b>	<b>CREDIT CARD DEBT</b>		<b>27,586.00</b>
<b>MBNA AMERICA</b> <b>400 CHRISTIANA RD.</b> <b>Newark, DE 19713</b>	<b>MBNA AMERICA</b> <b>400 CHRISTIANA RD.</b> <b>Newark, DE 19713</b>	<b>CREDIT CARD DEBT</b>		<b>22,482.00</b>
<b>SUNWEST FCU</b> <b>11839 N. 28TH DR.</b> <b>Phoenix, AZ 85029</b>	<b>SUNWEST FCU</b> <b>11839 N. 28TH DR.</b> <b>Phoenix, AZ 85029</b>	<b>CREDIT CARD DEBT</b>		<b>10,860.00</b>
<b>WASHINGTON MUTUAL/PROVIDIAN</b> <b>4940 JOHNSON DR.</b> <b>Pleasanton, CA 94566</b>	<b>WASHINGTON MUTUAL/PROVIDIAN</b> <b>4940 JOHNSON DR.</b> <b>Pleasanton, CA 94566</b>	<b>CREDIT CARD DEBT</b>		<b>12,080.00</b>

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

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

Date March 20, 2007

Signature /s/ JEANNE MARIE DONIA  
**JEANNE MARIE DONIA**  
Debtor

Date March 20, 2007

Signature /s/ RICHARD DONIA  
**RICHARD DONIA**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

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

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Eric Slocum Sparks AZ Bar #11726**  
Printed Name of Attorney  
Address:  
**110 S. Church Ave. Suite 2270**  
**Tucson, AZ 85701**  
**(520)623-8330**

X **/s/ Eric Slocum Sparks AZ Bar** **March 20, 2007**  
Signature of Attorney Date

**Certificate of Debtor**

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

**JEANNE MARIE DONIA**  
**RICHARD DONIA**  
Printed Name of Debtor  
  
Case No. (if known) \_\_\_\_\_

X **/s/ JEANNE MARIE DONIA** **March 20, 2007**  
Signature of Debtor Date  
  
X **/s/ RICHARD DONIA** **March 20, 2007**  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
District of Arizona**

In re JEANNE MARIE DONIA  
RICHARD DONIA  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**DECLARATION**

We, JEANNE MARIE DONIA and RICHARD DONIA, do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of \_\_\_ sheet(s), is complete, correct and consistent with the debtor(s)' schedules.

Date: \_\_\_\_\_

\_\_\_\_\_  
**JEANNE MARIE DONIA**  
Signature of Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
**RICHARD DONIA**  
Signature of Debtor

\_\_\_\_\_

\_\_\_\_\_

DONIA, JEANNE and RICHARD -

ERIC SLOCUM SPARKS AZ BAR  
LAW OFFICE OF ERIC SLOCUM SPARKS, P.C.  
110 S. CHURCH AVE. SUITE 2270  
TUCSON, AZ 85701

JEANNE MARIE DONIA  
RICHARD DONIA  
1398 W. VIA DE SANTO TOMAS  
SAHUARITA AZ 85629

ARIZONA DEPT. OF ECONOMIC SECURITY  
PO BOX 52027  
PHOENIX AZ 85072

ARIZONA DEPT. OF REVENUE  
1600 W. MONROE  
7TH FLOOR  
PHOENIX AZ 85007

ARIZONA DES  
PO BOX 6123 918BL  
PHOENIX AZ 85005

I.R.S.  
210 E. EARLL  
PHOENIX AZ 85012

AMEX  
P.O. BOX 297871  
FORT LAUDERDALE FL 33329

ANDERSON STUDIO ARCHITECHS, INC.  
C/O DENNIS A. ROSEN, ESQ.  
1670 E. RIVER RD. #124  
TUCSON AZ 85718

BANK AMERICA  
POB 35140  
LOUISVILLE KY 40232

BANKAMERICA  
1825 E BUCKEYE RD  
PHOENIX AZ 85034

DONIA, JEANNE and RICHARD -

CBUSA SEARS  
13200 SMITH RD.  
CLEVELAND OH 44130

CHASE CC  
9960 MAYLAND DR.  
RICHMOND VA 23230

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POB 6500  
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405 E. WETMORE RD.  
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CITIFINANCIAL  
2035 W. 4TH ST.  
TEMPE AZ 85281

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POC 276  
MAIL CODS OH 3-425  
DAYTON OH 45401

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GMACAB  
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GLENDALE AZ 85318

DONIA, JEANNE and RICHARD -

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