

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): ETTER, KIP J.	Name of Joint Debtor (Spouse) (Last, First, Middle): REYES, KIMBERLY
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8083	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4955
Street Address of Debtor (No. and Street, City, and State): 3269 E VAUGHN AVENUE GILBERT, AZ <div style="text-align: right; font-size: small;">ZIP Code 85234</div>	Street Address of Joint Debtor (No. and Street, City, and State): 3269 E VAUGHN AVENUE GILBERT, AZ <div style="text-align: right; font-size: small;">ZIP Code 85234</div>
County of Residence or of the Principal Place of Business: MARICOPA	County of Residence or of the Principal Place of Business: MARICOPA
Mailing Address of Debtor (if different from street address): 6642 E BASELINE RD, SUITE #104 MESA, AZ <div style="text-align: right; font-size: small;">ZIP Code 85206</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above): FARM BUREAU FINANCIAL SERVICES 6642 E BASELINE RD, STE #104 MESA, AZ 85206	

Type of Debtor (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.)	Nature of Business (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 checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (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 <hr/> Nature of Debts (Check one box) <input 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 checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (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.	Chapter 11 Debtors 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 type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). 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 *** ROBERT M COOK 002628 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): ETTER, KIP J. REYES, KIMBERLY</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	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: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</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;">Exhibit 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>X _____ Signature of Attorney for Debtor(s) (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):

**ETTER, KIP J.
REYES, KIMBERLY**

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/ KIP J. ETTER
Signature of Debtor **KIP J. ETTER**

X /s/ KIMBERLY REYES
Signature of Joint Debtor **KIMBERLY REYES**

Telephone Number (If not represented by attorney)

May 14, 2010
Date

Signature of Attorney*

X /s/ ROBERT M COOK
Signature of Attorney for Debtor(s)

ROBERT M COOK 002628
Printed Name of Attorney for Debtor(s)

THE LAW OFFICES OF ROBERT M COOK, PLLC
Firm Name
**219 WEST SECOND STREET
YUMA, AZ 85364**

Address

Email: robertmcook@yahoo.com

928-782-7771 Fax: 928-782-7778
Telephone Number

May 14, 2010
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

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 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.)

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 KIP J. ETTER
KIMBERLY REYES

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 14 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 seven 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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ KIP J. ETTER
KIP J. ETTER

Date: May 14, 2010

Certificate Number: 03788-AZ-CC-010946299

CERTIFICATE OF COUNSELING

I CERTIFY that on May 12, 2010, at 6:38 o'clock PM EDT,

Kip Etter received from

Alliance Credit Counseling, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Arizona, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 12, 2010

By /s/Andrew Smith

Name Andrew Smith

Title Accredited Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
District of Arizona

In re KIP J. ETTER
KIMBERLY REYES

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 14 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 seven 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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ KIMBERLY REYES
KIMBERLY REYES

Date: May 14, 2010

Certificate Number: 03788-AZ-CC-010946303

CERTIFICATE OF COUNSELING

I CERTIFY that on May 12, 2010, at 6:38 o'clock PM EDT,

Kimberly Reyes received from

Alliance Credit Counseling, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Arizona, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 12, 2010

By /s/Andrew Smith

Name Andrew Smith

Title Accredited Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court
District of Arizona**

In re **KIP J. ETTER
KIMBERLY REYES**

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<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>
ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	2005 TOYOTA SEQUOIA		19,718.57 (0.00 secured)
ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	GUARANTEE FOR BUSINESS SIGNATURE LOAN	Contingent	5,179.83
ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	ARIZONA FEDERAL CREDIT UNION 333 N 44TH STREET PHOENIX, AZ 85008	PERSONAL LINE OF CREDIT		1,902.10
BANK OF AMERICA PO BOX 5170 SIMI VALLEY, CA 93062-5170	BANK OF AMERICA PO BOX 5170 SIMI VALLEY, CA 93062-5170	PERSONAL RESIDENCE: 3269 E VAUGHN AVENUE GILBERT AZ 85234-4131		396,000.00 (210,000.00 secured)
CITIBANK HELOC PO BOX 790110 SAINT LOUIS, MO 63179-0110	CITIBANK HELOC PO BOX 790110 SAINT LOUIS, MO 63179-0110	PERSONAL RESIDENCE: 3269 E VAUGHN AVENUE GILBERT AZ 85234-4131		101,076.30 (210,000.00 secured) (396,000.00 senior lien)
DR GLADYS LOGAN 4369 E VILLAGE PARKWAY GILBERT, AZ 85298	DR GLADYS LOGAN 4369 E VILLAGE PARKWAY GILBERT, AZ 85298	MEDICAL		650.00
DR SPENCER WILSON 1355 SPOUTH HIGLEY RD STE 106 GILBERT, AZ 85296	DR SPENCER WILSON 1355 SPOUTH HIGLEY RD STE 106 GILBERT, AZ 85296	MEDICAL		709.08
GE MONEY BANK ATTN: BANKRUPTCY DEPT POB 103104 ROSWELL, GA 30076	GE MONEY BANK ATTN: BANKRUPTCY DEPT POB 103104 ROSWELL, GA 30076	TEACUPS TIARAS	Contingent	2,951.78

In re **KIP J. ETTER**
KIMBERLY REYES

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>
GMAC POB 380901 MINNEAPOLIS, MN 55438-0901	GMAC POB 380901 MINNEAPOLIS, MN 55438-0901	2004 CHEVY TAHOE K1500		7,545.05 (0.00 secured)
KANSAS FEDERAL CREDIT UNION 2600 ANDERSON AVE PO BOX 1343 MANHATTAN, KS 66505	KANSAS FEDERAL CREDIT UNION 2600 ANDERSON AVE PO BOX 1343 MANHATTAN, KS 66505	SIGNATURE LOAN USED FOR BUSINESS		10,000.31
KOHL'S PO BOX 3043 MILWAUKEE, WI 53201-3043	KOHL'S PO BOX 3043 MILWAUKEE, WI 53201-3043			1,232.46
MALIBU COMMUNICATONS LLC RICHARD BELLAH, PLLC 5622 W GLENDALE AVENUE GLENDALE, AZ 85301	MALIBU COMMUNICATONS LLC RICHARD BELLAH, PLLC 5622 W GLENDALE AVENUE GLENDALE, AZ 85301	JUDGEMENT		18,000.00
MESA CHAMBER OF COMMERCE PO BOX 5820 MESA, AZ 85211	MESA CHAMBER OF COMMERCE PO BOX 5820 MESA, AZ 85211	FARM BUREAU FINANCIAL SERVICES MEMBERSHIP RENEWAL 2010	Contingent	345.00
PANHANDLE FEDERAL CU CUSTOMER SERVICE PO BOX 31112 TAMPA, FL 33631-3112	PANHANDLE FEDERAL CU CUSTOMER SERVICE PO BOX 31112 TAMPA, FL 33631-3112	VISA CREDIT CARD		904.24
PORTFOLIO RECOVERY SERVICES, LLC PO BOX 12914 NORFOLK, VA 23541	PORTFOLIO RECOVERY SERVICES, LLC PO BOX 12914 NORFOLK, VA 23541	SOUTHWESTERN BELL 8577854610199 \$51.41 SEARS ACCOUNT 0175337704738 \$2121.10		2,172.51
SPRINT CUSTOMER SERVICES PO BOX 8077 LONDON, KY 40742	SPRINT CUSTOMER SERVICES PO BOX 8077 LONDON, KY 40742	BUSINESS PHONE SERVICE	Contingent	1,380.83
TCS, INC 3200 N HAYDEN RD, STE 100 SCOTTSDALE, AZ 85251-6653	TCS, INC 3200 N HAYDEN RD, STE 100 SCOTTSDALE, AZ 85251-6653	FITNESS WORKS GYM MBRSHIP		838.35
US AIRWAYS CARD SERVICES PO BOX 8802 WILMINGTON, DE 19899-8802	US AIRWAYS CARD SERVICES PO BOX 8802 WILMINGTON, DE 19899-8802	CREDITCARD		12,605.31

In re **KIP J. ETTER**
KIMBERLY REYES
 Debtor(s)

Case No. _____

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

(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>
WELLS FARGO FINANCIAL BANK PO BOX 10475 DES MOINES, IA 50306	WELLS FARGO FINANCIAL BANK PO BOX 10475 DES MOINES, IA 50306	BUSY BODY HOME FITNESS		3,513.85
XO COMMUNICATIONS 8851 SANDY PKWY SANDY, UT 84070	XO COMMUNICATIONS 8851 SANDY PKWY SANDY, UT 84070	FARM BUREAU FINANCIAL SERVICES EXPENSES	Contingent	1,610.36

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

We, **KIP J. ETTER** and **KIMBERLY REYES**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **May 14, 2010** _____

Signature /s/ KIP J. ETTER
KIP J. ETTER
 Debtor

Date **May 14, 2010** _____

Signature /s/ KIMBERLY REYES
KIMBERLY REYES
 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.

ETTER, KIP and KIMBERLY -

ARIZONA DEPT OF REVENUE
BANKRUPTCY & LITIGATION
POB 29070
PHOENIX AZ 85038-9070

ARIZONA FEDERAL CREDIT UNION
333 N 44TH STREET
PHOENIX AZ 85008

BANK OF AMERICA
PO BOX 5170
SIMI VALLEY CA 93062-5170

BANNER GATEWAY MEDICAL CENTER
PO BOX 18
PHOENIX AZ 85001

CCM ENTERPRISES
PO BOX 781317
WICHITA KS 67278

CITIBANK HELOC
PO BOX 790110
SAINT LOUIS MO 63179-0110

CITY OF MESA
PO BOX 1466
MESA AZ 85211-1466

DR GLADYS LOGAN
4369 E VILLAGE PARKWAY
GILBERT AZ 85298

DR SPENCER WILSON
1355 SPOUTH HIGLEY RD STE 106
GILBERT AZ 85296

EQUINE RESOURCE GUIDE
515 E CAREFREE HWY, #927
PHOENIX AZ 85085

EZ SHREDDING SOLUTIONS LLC
951 S LINDA CIR
MESA AZ 85204

ETTER, KIP and KIMBERLY -

GE MONEY BANK
ATTN: BANKRUPTCY DEPT
POB 103104
ROSWELL GA 30076

GEM CARPET CARE INC
1217 SOUTH HALL STREET
MESA AZ 85204

GMAC
POB 380901
MINNEAPOLIS MN 55438-0901

HIGLEY GROVES HOMEOWNERS ASSOC
C/O FOSSMAR & GRAHAM, CAM
PO BOX 54700
LOS ANGELES CA 90054-0700

HIGLEY GROVES HOMEOWNERS ASSOC
1801 S EXTENSION ROAD, STE 124
MESA AZ 85210

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA PA 19114-0326

K-STATE SPORTS PROPERTIES, LLC
C/O LEARFIELD COMMUNICATIONS, INC
PO BOX 1467
JEFFERSON CITY MO 65102

KANSAS FEDERAL CREDIT UNION
2600 ANDERSON AVE
PO BOX 1343
MANHATTAN KS 66505

KOHL'S
PO BOX 3043
MILWAUKEE WI 53201-3043

LABORMAX STAFFING
4170 N 35TH AVE -STE 7C
PHOENIX AZ 85017

ETTER, KIP and KIMBERLY -

MALIBU COMMUNICATONS LLC
RICHARD BELLAH, PLLC
5622 W GLENDALE AVENUE
GLENDALE AZ 85301

MESA CHAMBER OF COMMERCE
PO BOX 5820
MESA AZ 85211

PANHANDLE FEDERAL CU
CUSTOMER SERVICE
PO BOX 31112
TAMPA FL 33631-3112

PHILLIPS 66-CONOCO 76
PO BOX 689140
DES MOINES IA 50368-9140

PITNEY BOWES
POB 856390
LOUISVILLE KY 40285-6042

PORTFOLIO RECOVERY SERVICES, LLC
PO BOX 12914
NORFOLK VA 23541

PREVENTIVE PEST CONTROL MESA, LLC
18570 S 186TH WAY, STE 101
QUEEN CREEK AZ 85142

SAFEGUARD
PO BOX 5870
SCOTTSDALE AZ 85261-5870

SALLIE MAE INC
PO BOX 95000
WILKES BARRE PA 18773-9500

SPRINT CUSTOMER SERVICES
PO BOX 8077
LONDON KY 40742

TCS, INC
3200 N HAYDEN RD, STE 100
SCOTTSDALE AZ 85251-6653

ETTER, KIP and KIMBERLY -

US AIRWAYS
CARD SERVICES
PO BOX 8802
WILMINGTON DE 19899-8802

WELLS FARGO FINANCIAL BANK
PO BOX 10475
DES MOINES IA 50306

WELLS FARGO FINANCIAL NATL BANK
800 WALNUT STREET
DOCUMENTATION DEPT. MAC F4030-04C
DES MOINES IA 50309

XO COMMUNICATIONS
8851 SANDY PKWY
SANDY UT 84070