

United States Bankruptcy Court
District of Arizona

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): ANDERSON, BRADLEY SCOTT
Name of Joint Debtor (Spouse) (Last, First, Middle): ANDERSON, LISA LYNN

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-2318
xxx-xx-6598

Street Address of Debtor (No. and Street, City, and State): 29609 N 153RD ST SCOTTSDALE, AZ
Street Address of Joint Debtor (No. and Street, City, and State): 29609 N 153RD ST SCOTTSDALE, AZ
ZIP Code 85262-8110

County of Residence or of the Principal Place of Business: MARICOPA

Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
ZIP Code

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

Form section with multiple columns: Type of Debtor, Nature of Business, Chapter of Bankruptcy Code Under Which the Petition is Filed, Nature of Debts, Tax-Exempt Entity.

Filing Fee (Check one box) and Chapter 11 Debtors section.

Statistical/Administrative Information section including Debtor estimates, Estimated Number of Creditors, Estimated Assets, and Estimated Liabilities.

THIS SPACE IS FOR COURT USE ONLY

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>ANDERSON, BRADLEY SCOTT</b>  <b>ANDERSON, LISA LYNN</b></p>
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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/ Andrew M. Ellis</b> <span style="float: right;"><b>July 14, 2010</b></span></p> <p style="text-align: center;">Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span></p> <p style="text-align: center;"><b>Andrew M. Ellis</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.

**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):  
**ANDERSON, BRADLEY SCOTT**  
**ANDERSON, LISA LYNN**

**Signatures**

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

**Signature of a Foreign Representative**

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.

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 /s/ BRADLEY SCOTT ANDERSON**  
Signature of Debtor **BRADLEY SCOTT ANDERSON**

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

**X /s/ LISA LYNN ANDERSON**  
Signature of Joint Debtor **LISA LYNN ANDERSON**

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

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**July 14, 2010**  
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.*

**Signature of Attorney\***

**X /s/ Andrew M. Ellis**  
Signature of Attorney for Debtor(s)

**Andrew M. Ellis 018326**  
Printed Name of Attorney for Debtor(s)

**Andrew M Ellis Law, PLLC**  
Firm Name

**4340 E Indian School Rd Ste 21-234**  
**PO Box 16272**  
**PHOENIX, AZ 85011-6272**

\_\_\_\_\_  
Address

**Email: ame@amellislaw.com**

**(602) 524-8911**  
Telephone Number

**July 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

**United States Bankruptcy Court  
District of Arizona**

In re **BRADLEY SCOTT ANDERSON  
LISA LYNN ANDERSON**

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>
<b>7400 LLC c/o SHIMEL &amp; BULOW LLC 7400 E CRESTLINE CIR STE 250 ENGLEWOOD, CO 80111</b>	<b>7400 LLC c/o SHIMEL &amp; BULOW LLC 7400 E CRESTLINE CIR STE 250 ENGLEWOOD, CO 80111</b>	<b>COMMERCIAL MORTGAGE DEFICIENCY</b>		<b>1,226,009.02</b>
<b>BANK OF AMERICA NA (USA) PO BOX 2278 NORFOLK, VA 23501-2278</b>	<b>BANK OF AMERICA NA (USA) PO BOX 2278 NORFOLK, VA 23501-2278</b>	<b>CREDIT CARD PURCHASES</b>		<b>11,186.08</b>
<b>BARCLAYS BANK DELAWARE 125 SOUTH WEST ST WILMINGTON, DE 19801</b>	<b>BARCLAYS BANK DELAWARE 125 SOUTH WEST ST WILMINGTON, DE 19801</b>	<b>CREDIT CARD PURCHASES</b>		<b>20,955.46</b>
<b>CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083</b>	<b>CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083</b>	<b>CREDIT CARD PURCHASES</b>		<b>2,027.24</b>
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ</b>		<b>732,560.74  (373,000.00 secured)</b>
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ</b>		<b>120,183.62 (373,000.00 secured) (732,560.74 senior lien)</b>
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>	<b>Single family residence located at: 10449 E Raintree Dr, Scottsdale, AZ</b>		<b>78,910.00 (280,000.00 secured) (268,166.00 senior lien)</b>

In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

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

Debtor(s)

**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>
<b>DISCOVER FINANCIAL SERVICES DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OH 43054-3025</b>	<b>DISCOVER FINANCIAL SERVICES DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OH 43054-3025</b>	<b>CREDIT CARD PURCHASES</b>		<b>3,046.51</b>
<b>FNB OMAHA PO BOX 3412 OMAHA, NE 68103</b>	<b>FNB OMAHA PO BOX 3412 OMAHA, NE 68103</b>	<b>CREDIT CARD PURCHASES</b>		<b>12,647.72</b>
<b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>	<b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>	<b>CREDIT CARD PURCHASES</b>		<b>18,027.74</b>
<b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>	<b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>	<b>CREDIT CARD PURCHASES</b>		<b>8,184.07</b>
<b>KEY BANK USA PO BOX 94981 Cleveland, OH 44101-4981</b>	<b>KEY BANK USA PO BOX 94981 Cleveland, OH 44101-4981</b>	<b>1986 SLEEK CRAFT BOATS INTRUDER 28; Hull I.D. # SLEE7008D686; 5,000 hrs</b>		<b>6,736.00</b> <b>(3,400.00 secured)</b>
<b>MOTOROLA CREDIT UNION PO BOX 3489 Scottsdale, AZ 85257</b>	<b>MOTOROLA CREDIT UNION PO BOX 3489 Scottsdale, AZ 85257</b>	<b>CREDIT CARD PURCHASES</b>		<b>4,619.87</b>
<b>MOUNTAIN AMERICA CU PO BOX 9001 WEST JORDAN, UT 84084-9001</b>	<b>MOUNTAIN AMERICA CU PO BOX 9001 WEST JORDAN, UT 84084-9001</b>	<b>2009 Dodge Journey R/T SUV 4D 2WD; VIN 3D4GG67V79T1521 95; 47,000 miles</b>		<b>23,937.00</b> <b>(16,825.00 secured)</b>
<b>SALLIE MAE 11100 USA PKWY FISHERS, IN 46037-9203</b>	<b>SALLIE MAE 11100 USA PKWY FISHERS, IN 46037-9203</b>	<b>EDUCATIONAL BENEFIT OVERPAYMENT OR LOAN</b>		<b>17,515.00</b>

In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

Debtor(s)

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

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

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

We, **BRADLEY SCOTT ANDERSON** and **LISA LYNN ANDERSON**, 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 **July 14, 2010** \_\_\_\_\_

Signature **/s/ BRADLEY SCOTT ANDERSON** \_\_\_\_\_  
**BRADLEY SCOTT ANDERSON**  
Debtor

Date **July 14, 2010** \_\_\_\_\_

Signature **/s/ LISA LYNN ANDERSON** \_\_\_\_\_  
**LISA LYNN ANDERSON**  
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**

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

Debtors

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

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>653,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>130,986.67</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>1,615,382.56</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		<b>1,324,218.71</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>10,096.26</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>12,921.98</b>
Total Number of Sheets of ALL Schedules		<b>18</b>			
			<b>Total Assets</b>		
			<b>783,986.67</b>		
			<b>Total Liabilities</b>	<b>2,939,601.27</b>	

**United States Bankruptcy Court  
District of Arizona**

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

Debtors

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

Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>17,515.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
<b>TOTAL</b>	<b>17,515.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>10,096.26</b>
Average Expenses (from Schedule J, Line 18)	<b>12,921.98</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>11,581.85</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>557,268.36</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>1,324,218.71</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,881,487.07</b>



In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family residence located at: 10449 E Raintree Dr, Scottsdale, AZ	Fee simple	C	280,000.00	347,076.00
SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ	Fee simple	C	373,000.00	852,744.36

Sub-Total > **653,000.00** (Total of this page)

Total > **653,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>C</b>	<b>500.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Bank of America Regular Checking account no. xxxx-xxxx-6567</b>	<b>C</b>	<b>150.00</b>
		<b>Bank of America MyAccess Checking account no. xxxx-xxxx-6535</b>	<b>W</b>	<b>150.00</b>
		<b>Bank of America Regular Savings account no. xxxx-xxxx-8280</b>	<b>H</b>	<b>100.00</b>
		<b>Wolters Kluwer Health Care Spending Account Wolters Kluwer dependent care account</b>	<b>W</b>	<b>1,088.14</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Kitchen and dining room tables with chairs; living room couches; living room chairs; living room coffee or end tables; living room lamps; living room carpets or rugs; beds; bed-tables, dressers and lamps; bedding; pictures, oil paintings and drawings drawn or painted by the debtors; family portraits in their necessary frames; television sets; stereos; radio alarm clocks; stoves; refrigerators; washing machines; clothes dryers; vacuum cleaners</b>	<b>C</b>	<b>2,875.00</b>
		<b>Bedroom night stands; bookcases; china hutch/cabinet; curio cabinets; DVD players; dishes, utensils, cutlery, glassware, pots &amp; pans; entertainment center</b>	<b>C</b>	<b>540.00</b>
		<b>Books; compact discs; digital video discs; records</b>	<b>C</b>	<b>270.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Pictures/prints; stamp book</b>	<b>C</b>	<b>100.00</b>
		<b>Wearing apparel/wardrobe</b>	<b>C</b>	<b>1,000.00</b>
			Sub-Total >	<b>6,773.14</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		<b>Engagement ring; wedding rings</b>	<b>C</b>	<b>2,000.00</b>
		<b>Watch</b>	<b>C</b>	<b>250.00</b>
		<b>Bracelets; earrings; necklace; ring</b>	<b>C</b>	<b>800.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Bicycle; 1990 Colt 38 special pistol; inoperable .22 pistol</b>	<b>C</b>	<b>500.00</b>
		<b>Barbecue grill; golf clubs; gym equipment; lawnmower; suitcase/luggage; tool chest; tool set; workbench; cameras; camcorder; telescope; wakeboards; water ski</b>	<b>C</b>	<b>1,450.00</b>
		<b>1990 Chinese SKS rifle</b>	<b>C</b>	<b>100.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Fidelity Investments Institutional Operations Company Inc. - Profit Sharing Plan of Wolters Kluwer U.S. Corporation</b>	<b>C</b>	<b>72,588.53</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>40% owner A &amp; A Funding Corp., an Arizona corporation</b>	<b>H</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>100% membership interest in JLASEA Holdings LLC, an Arizona limited liability company</b>	<b>C</b>	<b>0.00</b>
		<b>100% membership interest in Cantera 10449 LLC, an Arizona limited liability company</b>	<b>C</b>	<b>0.00</b>
		<b>20% membership interest in Cantera Ranch LLC, an Arizona limited liability company</b>	<b>C</b>	<b>0.00</b>

Sub-Total > **77,688.53**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>earned but unpaid wages</b>	<b>H</b>	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2009 Dodge Journey R/T SUV 4D 2WD; VIN 3D4GG67V79T152195; 47,000 miles</b>	<b>C</b>	<b>16,825.00</b>
Sub-Total >				<b>16,825.00</b>
(Total of this page)				

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>2007 Dodge Ram 3500 Mega Cab SLT 5.9L TD (4WD); VIN 3D7MX49C57G739507; 78,000 miles; damage to right rear quarter panel</b>	<b>C</b>	<b>25,800.00</b>
		<b>1986 boat trailer; VIN 1P9B02933G1018133</b>	<b>C</b>	<b>Unknown</b>
26. Boats, motors, and accessories.		<b>1986 SLEEKCRAFT BOATS INTRUDER 28; Hull I.D. # SLEE7008D686; 5,000 hrs</b>	<b>C</b>	<b>3,400.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Computers; desks; file cabinet; office chair</b>	<b>C</b>	<b>300.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>10 year old mixed breed cat; 2 year old mixed breed dog</b>	<b>C</b>	<b>200.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **29,700.00**  
(Total of this page)  
Total > **130,986.67**

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ</b>	<b>Ariz. Rev. Stat. § 33-1101(A)</b>	<b>150,000.00</b>	<b>373,000.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Bank of America Regular Checking account no. xxxx-xxxx-6567</b>	<b>Ariz. Rev. Stat. § 33-1126A9</b>	<b>150.00</b>	<b>150.00</b>
<b>Bank of America MyAccess Checking account no. xxxx-xxxx-6535</b>	<b>Ariz. Rev. Stat. § 33-1126A9</b>	<b>150.00</b>	<b>150.00</b>
<b>Wolters Kluwer Health Care Spending Account Wolters Kluwer dependent care account</b>	<b>Ariz. Rev. Stat. § 33-1126A4</b>	<b>100%</b>	<b>1,088.14</b>
<b>Household Goods and Furnishings</b>			
<b>Kitchen and dining room tables with chairs; living room couches; living room chairs; living room coffee or end tables; living room lamps; living room carpets or rugs; beds; bed-tables, dressers and lamps; bedding; pictures, oil paintings and drawings drawn or painted by the debtors; family portraits in their necessary frames; television sets; stereos; radio alarm clocks; stoves; refrigerators; washing machines; clothes dryers; vacuum cleaners</b>	<b>Ariz. Rev. Stat. § 33-1123</b>	<b>8,000.00</b>	<b>2,875.00</b>
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>Books; compact discs; digital video discs; records</b>	<b>Ariz. Rev. Stat. § 33-1125(5)</b>	<b>500.00</b>	<b>270.00</b>
<b>Wearing Apparel</b>			
<b>Wearing apparel/wardrobe</b>	<b>Ariz. Rev. Stat. § 33-1125(1)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Furs and Jewelry</b>			
<b>Engagement ring; wedding rings</b>	<b>Ariz. Rev. Stat. § 33-1125(4)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Watch</b>	<b>Ariz. Rev. Stat. § 33-1125(6)</b>	<b>200.00</b>	<b>250.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Bicycle; 1990 Colt 38 special pistol; inoperable .22 pistol</b>	<b>Ariz. Rev. Stat. § 33-1125(7)</b>	<b>1,000.00</b>	<b>500.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>Fidelity Investments Institutional Operations Company Inc. - Profit Sharing Plan of Wolters Kluwer U.S. Corporation</b>	<b>Ariz. Rev. Stat. § 33-1126B</b>	<b>100%</b>	<b>72,588.53</b>
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>earned but unpaid wages</b>	<b>Ariz. Rev. Stat. § 33-1131(B)</b>	<b>75%</b>	<b>Unknown</b>

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2009 Dodge Journey R/T SUV 4D 2WD; VIN 3D4GG67V79T152195; 47,000 miles	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	16,825.00
2007 Dodge Ram 3500 Mega Cab SLT 5.9L TD (4WD); VIN 3D7MX49C57G739507; 78,000 miles; damage to right rear quarter panel	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	25,800.00
<b><u>Animals</u></b>			
10 year old mixed breed cat; 2 year old mixed breed dog	Ariz. Rev. Stat. § 33-1125(3)	1,000.00	200.00

Total: **247,676.67** **496,696.67**

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>xxxxxxx9930</b>									
<b>ARIZONA STATE CREDIT UNION 2355 W PINNACLE PEAK RD PHOENIX, AZ 85027-1261</b>		<b>3/2007</b>	<b>Purchase Money Security Interest</b>	<b>2007 Dodge Ram 3500 Mega Cab SLT 5.9L TD (4WD); VIN 3D7MX49C57G739507; 78,000 miles; damage to right rear quarter panel</b>				<b>21,317.00</b>	<b>0.00</b>
				Value \$ <b>25,800.00</b>					
Account No. <b>xxxxxxxx8563</b>									
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>		<b>7/2004</b>	<b>FIRST DEED OF TRUST</b>	<b>Single family residence located at: 10418 E Meadow Hill Dr, Scottsdale, AZ</b>				<b>323,247.00</b>	<b>0.00</b>
				Value \$ <b>407,500.00</b>					
Account No. <b>xxxxxxxx2317</b>									
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>		<b>6/2005</b>	<b>FIRST DEED OF TRUST</b>	<b>Single family residence located at: 10449 E Raintree Dr, Scottsdale, AZ</b>				<b>268,166.00</b>	<b>0.00</b>
				Value \$ <b>280,000.00</b>					
Account No. <b>xxxxxxx6364</b>									
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>		<b>7/2006</b>	<b>Home Equity Line of Credit</b>	<b>SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ</b>				<b>120,183.62</b>	<b>120,183.62</b>
				Value \$ <b>373,000.00</b>					
Subtotal								<b>732,913.62</b>	<b>120,183.62</b>
(Total of this page)									

1 continuation sheets attached



In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxxxx6011</b>			<b>4/2006</b>					
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>			<b>Home Equity Line of Credit</b>  <b>Single family residence located at: 10449 E Raintree Dr, Scottsdale, AZ</b>					
			Value \$ <b>280,000.00</b>				<b>78,910.00</b>	<b>67,076.00</b>
Account No. <b>xxxxxxxx0944</b>			<b>4/2007</b>					
<b>CHASE HOME FINANCE ATTN: BANKRUPTCY DEPT, 3RD FL 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92117</b>			<b>FIRST DEED OF TRUST</b>  <b>SINGLE FAMILY RESIDENCE LOCATED AT: 29609 N 153RD ST, SCOTTSDALE, AZ</b>					
			Value \$ <b>373,000.00</b>				<b>732,560.74</b>	<b>359,560.74</b>
Account No. <b>xxxxx7735</b>			<b>8/2004</b>					
<b>GREEN TREE SERVICING LLC BANKRUPTCY DEPARTMENT PO BOX 6154 RAPID CITY, SD 57709-6154</b>			<b>Home Equity Line of Credit</b>  <b>Single family residence located at: 10418 E Meadow Hill Dr, Scottsdale, AZ</b>					
			Value \$ <b>407,500.00</b>				<b>40,325.20</b>	<b>0.00</b>
Account No. <b>xxxxxxxx9667</b>			<b>1/2003</b>					
<b>KEY BANK USA PO BOX 94981 Cleveland, OH 44101-4981</b>			<b>Purchase Money Security Interest</b>  <b>1986 SLEEK CRAFT BOATS INTRUDER 28; Hull I.D. # SLEE7008D686; 5,000 hrs</b>					
			Value \$ <b>3,400.00</b>				<b>6,736.00</b>	<b>3,336.00</b>
Account No. <b>xxxxxxx0800</b>			<b>5/2008</b>					
<b>MOUNTAIN AMERICA CU PO BOX 9001 WEST JORDAN, UT 84084-9001</b>			<b>Purchase Money Security Interest</b>  <b>2009 Dodge Journey R/T SUV 4D 2WD; VIN 3D4GG67V79T152195; 47,000 miles</b>					
			Value \$ <b>16,825.00</b>				<b>23,937.00</b>	<b>7,112.00</b>
Subtotal (Total of this page)							<b>882,468.94</b>	<b>437,084.74</b>
Total (Report on Summary of Schedules)							<b>1,615,382.56</b>	<b>557,268.36</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  7400 LLC c/o SHIMEL & BULOW LLC 7400 E CRESTLINE CIR STE 250 ENGLEWOOD, CO 80111	C	2007 COMMERCIAL MORTGAGE DEFICIENCY				1,226,009.02
Account No. xxxx-xxxx-xxxx-7399  BANK OF AMERICA NA (USA) PO BOX 2278 NORFOLK, VA 23501-2278		W	2/2008 CREDIT CARD PURCHASES			
Account No. xxxx-xxxx-xxxx-5768  BARCLAYS BANK DELAWARE 125 SOUTH WEST ST WILMINGTON, DE 19801	H	4/2004 CREDIT CARD PURCHASES				20,955.46
Account No. xxxx-xxxx-xxxx-4965  CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083		H	11/2003 CREDIT CARD PURCHASES			
Subtotal (Total of this page)						1,260,177.80

2 continuation sheets attached

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx-xxxx-xxxx-6916</b>  <b>DISCOVER FINANCIAL SERVICES DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OH 43054-3025</b>	<b>C</b>		<b>11/2000 CREDIT CARD PURCHASES</b>			<b>3,046.51</b>
Account No. <b>xxxx-xxxx-xxxx-3558</b>  <b>FNB OMAHA PO BOX 3412 OMAHA, NE 68103</b>						
Account No. <b>xxxx-xxxx-xxxx-1818</b>  <b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>	<b>C</b>		<b>2/2008 CREDIT CARD PURCHASES</b>			<b>18,027.74</b>
Account No. <b>xxxx-xxxx-xxxx-6805</b>  <b>JPMORGAN CHASE BANK, N.A. BANKRUPTCY DEPARTMENT PO BOX 24603 COLUMBUS, OH 43219</b>						
Account No. <b>xxxx-xxxx-xxxx-9773</b>  <b>MOTOROLA CREDIT UNION PO BOX 3489 Scottsdale, AZ 85257</b>	<b>W</b>		<b>12/1992 CREDIT CARD PURCHASES</b>			<b>4,619.87</b>
Subtotal (Total of this page)						

Sheet no. 1 of 2 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxxxxxxxxxxxx0215  <b>SALLIE MAE 11100 USA PKWY FISHERS, IN 46037-9203</b>		H	2/1996 <b>EDUCATIONAL BENEFIT OVERPAYMENT OR LOAN</b>			<b>17,515.00</b>
Account No.						
Account No.						
Account No.						
Account No.						

Sheet no. 2 of 2 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**17,515.00**

Total  
(Report on Summary of Schedules)

**1,324,218.71**

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>CHAD MIZNER 10449 E RAINTREE DR SCOTTSDALE, AZ 85255</b>	<b>RESIDENTIAL LEASE</b>
<b>ITZIK BECHER 10418 E MEADOWHILL DR SCOTTSDALE, AZ 85255</b>	<b>RESIDENTIAL LEASE</b>

In re **BRADLEY SCOTT ANDERSON,  
LISA LYNN ANDERSON**

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

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

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

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>6</b> <b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>MORTGAGE BROKER</b>	<b>MANAGER</b>
Name of Employer	<b>A &amp; A FUNDING CORP</b>	<b>SOURCE HEALTHCARE ANALYTICS INC</b>
How long employed	<b>9/2001</b>	<b>4/1999</b>
Address of Employer	<b>11811 N TATUM BLVD STE 1004 PHOENIX, AZ 85028</b>	<b>2394 E CAMELBACK RD PHOENIX, AZ 85016</b>

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>2,075.76</u>	\$ <u>6,912.53</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>3. SUBTOTAL</b>	<b>\$ <u>2,075.76</u></b>	<b>\$ <u>6,912.53</u></b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>223.78</u>	\$ <u>1,054.93</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>681.33</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): <b>FSA Dependent Care</b> <b>FSA Health Care</b>	\$ <u>0.00</u> \$ <u>0.00</u>	\$ <u>41.69</u> \$ <u>35.30</u>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>223.78</u></b>	<b>\$ <u>1,813.25</u></b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>1,851.98</u></b>	<b>\$ <u>5,099.28</u></b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>3,145.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
_____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
_____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ <u>3,145.00</u></b>	<b>\$ <u>0.00</u></b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ <u>4,996.98</u></b>	<b>\$ <u>5,099.28</u></b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15)	<b>\$ <u>10,096.26</u></b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Mr. Anderson's income is commission based only and fluctuates each month.**



In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

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

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>3,850.00</b>
a. Are real estate taxes included?	Yes <u>X</u> No <u>    </u>		
b. Is property insurance included?	Yes <u>X</u> No <u>    </u>		
2. Utilities:		\$	<b>215.00</b>
a. Electricity and heating fuel		\$	<b>0.00</b>
b. Water and sewer		\$	<b>45.00</b>
c. Telephone		\$	<b>141.67</b>
d. Other <u>See Detailed Expense Attachment</u>		\$	<b>100.00</b>
3. Home maintenance (repairs and upkeep)		\$	<b>948.00</b>
4. Food		\$	<b>150.00</b>
5. Clothing		\$	<b>25.00</b>
6. Laundry and dry cleaning		\$	<b>150.00</b>
7. Medical and dental expenses		\$	<b>600.00</b>
8. Transportation (not including car payments)		\$	<b>0.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>41.67</b>
10. Charitable contributions		\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<b>0.00</b>
a. Homeowner's or renter's		\$	<b>0.00</b>
b. Life		\$	<b>0.00</b>
c. Health		\$	<b>0.00</b>
d. Auto		\$	<b>191.00</b>
e. Other _____		\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<b>0.00</b>
b. Other <u>See Detailed Expense Attachment</u>		\$	<b>1,542.00</b>
14. Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>		\$	<b>4,922.64</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<b>12,921.98</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<b>10,096.26</b>
b. Average monthly expenses from Line 18 above		\$	<b>12,921.98</b>
c. Monthly net income (a. minus b.)		\$	<b>-2,825.72</b>

In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

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

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

natural gas	\$	106.67
trash	\$	35.00
<b>Total Other Utility Expenditures</b>	\$	<b>141.67</b>

**Other Installment Payments:**

cellular phones	\$	130.00
automobile loan #1	\$	560.00
automobile loan #2	\$	542.00
satellite television	\$	80.00
internet access/e-mail	\$	30.00
Keybank boat loan	\$	200.00
<b>Total Other Installment Payments</b>	\$	<b>1,542.00</b>

**Other Expenditures:**

Meadow Hill 1st deed of trust	\$	2,002.00
Meadow Hill 2nd deed of trust	\$	200.00
homeowner association fees (Meadow Hill \$250/qtr)	\$	83.33
Raintree 1st deed of trust	\$	1,525.00
Raintree 2nd deed of trust	\$	260.00
homeowner association fee (Raintree \$200/qtr)	\$	66.67
daughter's gymnastics lessons	\$	26.67
daughter's T-ball	\$	33.33
DFCE - Daycare Yearling Club	\$	312.00
summer school	\$	200.00
pet care (food, vet, etc.)	\$	125.00
Maintenance on rental homes	\$	88.64
<b>Total Other Expenditures</b>	\$	<b>4,922.64</b>

**United States Bankruptcy Court  
District of Arizona**

In re **BRADLEY SCOTT ANDERSON  
LISA LYNN ANDERSON**

Debtor(s)

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

Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 14, 2010

Signature /s/ BRADLEY SCOTT ANDERSON  
**BRADLEY SCOTT ANDERSON**  
Debtor

Date July 14, 2010

Signature /s/ LISA LYNN ANDERSON  
**LISA LYNN ANDERSON**  
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**

In re **BRADLEY SCOTT ANDERSON  
LISA LYNN ANDERSON**

Debtor(s)

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

Chapter **11**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$24,431.99</b>	<b>2008 husband's wages - A &amp; A Funding Corp</b>
<b>\$69,817.15</b>	<b>2008 wife's wages - Source Healthcare Analytics Inc.</b>
<b>\$25,911.97</b>	<b>2009 husband's wages - A &amp; A Funding Corp</b>
<b>\$67,727.66</b>	<b>2009 wife's wages - Source Healthcare Analytics Inc.</b>
<b>\$12,314.55</b>	<b>2010 husband's YTD wages - A &amp; A Funding Corp</b>
<b>\$36,617.58</b>	<b>2010 wife's YTD wages - Source Healthcare Analytics Inc.</b>

## 2. Income other than from employment or operation of business

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12.00	2008 taxable interest
\$392.00	2008 capital gain or (loss)
\$6,388.00	2008 IRA distributions
\$-24,480.00	2008 rental real estate, royalties, partnerships, S corporations, trusts, etc.
\$877.00	2009 taxable refunds, credits, or offsets or state and local income taxes
\$-25,000.00	2009 rental real estate, royalties, partnerships, S corporations, trusts, etc.
\$17,375.00	2010 YTD gross rental real estate

## 3. Payments to creditors

None  Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
ARIZONA STATE CREDIT UNION PO BOX 6637 PHOENIX, AZ 85005-6637	3 regular monthly installment payments of \$534	\$1,626.00	\$21,755.00
MOUNTAIN AMERICA CU PO BOX 9001 WEST JORDAN, UT 84084-9001	3 regular monthly installment payments of \$561	\$1,683.00	\$23,937.00
CHASE HOME FINANCE LLC 3415 VISION DR COLUMBUS, OH 43219	3 monthly installment payments of \$3,100.00	\$9,300.00	\$732,560.74

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>SUSAN ZELLER</b>  joint debtor's mother	<b>MARCH 2010</b>	<b>\$3,000.00</b>	<b>\$0.00</b>

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>CITY OF SCOTTSDALE vs. ANDERSON R-0751-PR-2009013453</b>	<b>Civil</b>	<b>Scottsdale Municipal, Maricopa County, AZ</b>	<b>Dismissed</b>
<b>7400 LLC vs. CANTERA RANCH LLC, et al. 2010 CV 281</b>	<b>Civil</b>	<b>DISTRICT COURT, ARAPAHOE COUNTY, COLORADO</b>	<b>judgment for plaintiff</b>

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>GOODWILL OF CENTRAL AZ 2626 W BERYL AVE PHOENIX, AZ 85021</b>	<b>None</b>	<b>11/2009</b>	<b>6 bags of clothes and toys; \$475.00</b>

**8. Losses**

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>ABACUS CREDIT COUNSELING 3413 ALGINET DR ENCINO, CA 91436-4123</b>	<b>6/2/2010</b>	<b>\$25.00</b>
<b>Andrew M Ellis Law, PLLC 4340 E Indian School Rd Ste 21-234 PO Box 16272 PHOENIX, AZ 85011-6272</b>	<b>5/21/2010</b>	<b>\$5,000.00</b>

**10. Other transfers**

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME



### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
CANTERA 10449 LLC		29609 N 153RD ST SCOTTSDALE, AZ 85262	REAL ESTATE	2/2006 - CURRENT
CANTERA RANCH LLC		29609 N 153RD ST SCOTTSDALE, AZ 85262	REAL ESTATE	2/2006 - CURRENT
A & A FUNDING CORP.	86-0852065	11811 N TATUM BLVD STE 1004 PHOENIX, AZ 85028	BANKING/FINANCE	10/1996

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				
<b>JLASEA HOLDINGS LLC</b>		<b>29609 N 153RD ST SCOTTSDALE, AZ 85262</b>	<b>REAL ESTATE</b>	<b>10/2009 - CURRENT</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 14, 2010

Signature /s/ BRADLEY SCOTT ANDERSON  
**BRADLEY SCOTT ANDERSON**  
Debtor

Date July 14, 2010

Signature /s/ LISA LYNN ANDERSON  
**LISA LYNN ANDERSON**  
Joint Debtor

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

1 Andrew M. Ellis  
Arizona State Bar No. 018326  
2 4340 E Indian School Rd Ste 21-234  
PO Box 16272  
3 Phoenix, AZ 85011-6272  
Telephone (602) 524-8911  
4 [Andrew.Ellis@azbar.org](mailto:Andrew.Ellis@azbar.org)  
Attorney for Debtor(s)  
5

6 IN THE UNITED STATES BANKRUPTCY COURT  
7 FOR THE DISTRICT OF ARIZONA

8 In re: ) Chapter 11  
9 )  
BRADLEY SCOTT ANDERSON ) Case No.  
10 LISA LYNN ANDERSON )  
11 )  
Debtor(s). ) **ATTORNEY DISCLOSURE**  
12 ) **STATEMENT PURSUANT TO**  
13 ) **FRBP 2016(b) AND U.S.C. § 329(a)**

14 The law firm of Andrew M. Ellis Law, PLLC (“Firm”), by Andrew M. Ellis (“Counsel”),  
15 hereby submits its disclosure statement pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b),  
and states as follows:

16 1. Neither the Firm nor Counsel have shared nor agreed to share any compensation with  
17 any person or entity other than distributions among members of this law firm.

18 2. The Debtors have agreed to compensate the Firm according to the hourly rates normally  
19 and customarily charged to its clients, subject to Court approval. The hourly rates agreed to are the  
20 Firm’s rates for like matters, and are reasonable and consistent with market rates in the District of  
21 Arizona.

22 a. The Firm will be paid at the following rates:

23 \$130 - \$250/hr Andrew M. Ellis

24 \$160-\$395/hr other Firm attorneys

25 \$85-\$150/hr Firm paralegals

26 b. All out-of-pocket costs and expenses will be reimbursed by the Debtor(s).

27

28

1 3. The Firm received a pre-petition retainer in the amount of \$5,000.00 for bankruptcy  
2 consulting and pre-petition services. According to the Debtors, the source of the funds was the  
3 Debtors. The retainer was placed in the Firm's trust account.

4 4. Up until the date of filing the voluntary petition, Counsel withdrew \$3,540.00 from the  
5 retainer, representing \$2,501.00 for pre-petition services performed for the Debtors and \$1,039.00 for  
6 the required filing fee to the Bankruptcy Court. There is a remaining balance of \$1,460.00 in the  
7 Firm's trust account.

8 5. Counsel received a list of creditors and interested parties from the Debtor and after  
9 reviewing for conflicts is informed and believed that it does not represent any interest adverse to the  
10 Debtor or the bankruptcy estate.

11 6. Counsel and the Firm believe and assert that they are a disinterested person within the  
12 meaning of 11 U.S.C. § 327(a) and 11 U.S.C. § 101(14) and that the Firm is not a creditor of the  
13 Debtor.

14 7. In connection with this case, Counsel discloses that the Firm has no interest adverse to  
15 the interest of the Debtor and has no relation to any creditor of this estate.

#### 15 CERTIFICATION

16 Counsel, under penalty of perjury, certifies that the foregoing is a complete statement of any  
17 agreement or arrangement for payment to this law firm for representation of the Debtor in this  
18 bankruptcy proceeding.

19 DATED: July 14, 2010.

20 /s/ AME018326

21 Andrew M. Ellis

22 FOREGOING filed electronically with the United States Bankruptcy Court, District of Arizona, on  
23 July 14, 2010, with a COPY of the foregoing e-mailed or mailed this same date to:

24 U.S. Trustee's Office  
25 230 N First Ave Ste 204  
26 Phoenix AZ 85003  
USTPRegion14.PX.ECF@USDOJ.GOV

27 By: /s/ Clare Y. Green

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA**

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**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. Each debtor in a joint case must complete the briefing.

**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. Each debtor in a joint case must complete the course.

**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)**

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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)**

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**United States Bankruptcy Court  
District of Arizona**

In re **BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

Debtor(s)

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

Chapter **11**

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

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**BRADLEY SCOTT ANDERSON**  
**LISA LYNN ANDERSON**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X /s/ BRADLEY SCOTT ANDERSON

Signature of Debtor

July 14, 2010

Date

X /s/ LISA LYNN ANDERSON

Signature of Joint Debtor (if any)

July 14, 2010

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Arizona**

In re **BRADLEY SCOTT ANDERSON  
LISA LYNN ANDERSON**

Debtor(s)

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

Chapter **11**

**DECLARATION**

We, **BRADLEY SCOTT ANDERSON and LISA LYNN ANDERSON**, do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of **8** sheet(s), is complete, correct and consistent with the debtor(s)' schedules.

Date: **July 14, 2010**

**/s/ BRADLEY SCOTT ANDERSON**

**BRADLEY SCOTT ANDERSON**

Signature of Debtor

Date: **July 14, 2010**

**/s/ LISA LYNN ANDERSON**

**LISA LYNN ANDERSON**

Signature of Debtor

I, **Andrew M. Ellis**, counsel for the petitioner(s) in the above-styled bankruptcy action, declare that the attached Master Address List consisting of **8** page(s) has been verified by comparison to Schedules D through H to be complete, to the best of my knowledge. I further declare that the attached Master Address List can be relied upon by the Clerk of Court to provide notice to all creditors and parties in interest as related to me by the debtor(s) in the above-styled bankruptcy action until such time as any amendments may be made.

Date: **July 14, 2010**

**/s/ Andrew M. Ellis**

Signature of Attorney

**Andrew M. Ellis**

**Andrew M Ellis Law, PLLC**

**4340 E Indian School Rd Ste 21-234**

**PO Box 16272**

**PHOENIX, AZ 85011-6272**

**(602) 524-8911**

MML-5



ANDERSON, BRADLEY and LISA -

AZ DEPARTMENT OF REVENUE  
BANKRUPTCY UNIT FIELD 1011  
1600 W MONROE ST 7TH FLOOR  
PHOENIX AZ 85007-2612

INTERNAL REVENUE SERVICE  
SPEC PRO MS #5014 PX  
4041 N CENTRAL AVE STE 112  
PHOENIX AZ 85012-3335

7400 LLC  
C/O SHIMEL & BULOW LLC  
7400 E CRESTLINE CIR STE 250  
ENGLEWOOD CO 80111

ARIZONA STATE CREDIT UNION  
2355 W PINNACLE PEAK RD  
PHOENIX AZ 85027-1261

ARIZONA STATE CREDIT UNION  
1812 W MONROE ST  
PHOENIX AZ 85007-2616

BANK OF AMERICA  
PO BOX 53100  
PHOENIX AZ 85072-3100

BANK OF AMERICA  
PO BOX 30686  
LOS ANGELES CA 90030-0686

BANK OF AMERICA  
OVERDRAFT MANAGEMENT  
100 NORTH BROADWAY M021000915  
SAINT LOUIS MO 63102

BANK OF AMERICA  
PO BOX 25118  
TAMPA FL 33622-5118

BANK OF AMERICA  
1825 E BUCKEYE RD  
PHOENIX AZ 85034-4252

ANDERSON, BRADLEY and LISA -

BANK OF AMERICA  
PO BOX 26012  
NC4-105-03-14  
GREENSBORO NC 27420-6012

BANK OF AMERICA  
4060 OGLETON STANT  
MAIL CODE DES-019  
NEWARK DE 19713

BANK OF AMERICA  
P.O. BOX 15184  
WILMINGTON DE 19850

BANK OF AMERICA  
P.O. BOX 26078  
GREENSBORO NC 27420

BANK OF AMERICA  
PO BOX 15026  
WILMINGTON DE 19850-5026

BANK OF AMERICA  
P.O. BOX 17309  
BALTIMORE MD 21297-1309

BANK OF AMERICA  
PO BOX 17054  
WILMINGTON DE 19884-7054

BANK OF AMERICA  
4161 PIEDMONT PKWY  
GREENSBORO NC 27410

BANK OF AMERICA  
PO BOX 851001  
DALLAS TX 75205-1001

BANK OF AMERICA NA  
CONSUMER FINANCE GROUP  
PO BOX 26012  
GREENSBORO NC 27410-6012

ANDERSON, BRADLEY and LISA -

BANK OF AMERICA NA (USA)  
PO BOX 2278  
NORFOLK VA 23501-2278

BANK OF AMERICA, N.A.  
PO BOX 2284  
BREA CA 92822-2284

BANK OF AMERICA, N.A.  
PO BOX 21848  
GREENSBORO NC 27420-1848

BARCLAYS BANK DELAWARE  
125 SOUTH WEST ST  
WILMINGTON DE 19801

BARCLAYS CARD SERVICES  
PO BOX 8801  
WILMINGTON DE 19899-8801

CALIFORNIA RECONVEYANCE COMPANY  
9200 OAKDALE AVE  
CHATSWORTH CA 91311

CAPITAL ONE BANK  
PO BOX 85167  
RICHMOND VA 23285-5167

CAPITAL ONE BANK  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAPITAL ONE BANK  
P O BOX 85015  
RICHMOND VA 23285

CAPITAL ONE BANK (USA), N.A.  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CHAD MIZNER  
10449 E RAINTREE DR  
SCOTTSDALE AZ 85255

ANDERSON, BRADLEY and LISA -

CHASE  
PO BOX 901008  
FORT WORTH TX 76101-2008

CHASE  
PO BOX 15298  
WILMINGTON DE 19850-5298

CHASE  
P.O. BOX 78035  
PHOENIX AZ 85062-8034

CHASE  
CARDMEMBER SERVICE  
P.O. BOX 15548  
WILMINGTON DE 19886

CHASE BANK USA NA  
800 BROOKSEGE BLVD  
WESTERVILLE OH 43081

CHASE CARDMEMBER SERVICES  
PO BOX 94014  
PALATINE IL 60094

CHASE HOME FINANCE  
ATTN: BANKRUPTCY DEPT, 3RD FL  
10790 RANCHO BERNARDO RD  
SAN DIEGO CA 92117

CHASE HOME FINANCE LLC  
3415 VISION DR  
COLUMBUS OH 43219

CHASE LINE OF CREDIT  
P.O. BOX 78036  
PHOENIX AZ 85062

CHASE NA  
100 DUFFY AVE  
HICKSVILLE NY 11801

CHASE/BANK ONE CARD SERV  
800 BROOKSEGE BLVD  
WESTERVILLE OH 43081

ANDERSON, BRADLEY and LISA -

DISCOVER FINANCIAL SERVICES  
DFS SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL SERVICES  
PO BOX 3008  
NEW ALBANY OH 43054-3008

DISCOVER FINANCIAL SERVICES LLC  
PO BOX 15316  
WILMINGTON DE 19850-5316

FIRST NATIONAL BANK  
PO BOX 2951  
OMAHA NE 68103-2951

FIRST NATIONAL BANK OF OMAHA  
PO BOX 3773  
OMAHA NE 68103-0773

FIRST NATIONAL BANK OMAHA  
PO BOX 3331  
OMAHA NE 68103-0331

FNB OMAHA  
PO BOX 3412  
OMAHA NE 68103

GREEN TREE SERVICING LLC  
BANKRUPTCY DEPARTMENT  
PO BOX 6154  
RAPID CITY SD 57709-6154

ITZIK BECHER  
10418 E MEADOWHILL DR  
SCOTTSDALE AZ 85255

JPMORGAN CHASE BANK NA  
7301 BAYMEADOWS WAY  
JACKSONVILLE FL 32256

ANDERSON, BRADLEY and LISA -

JPMORGAN CHASE BANK, N.A.  
BANKRUPTCY DEPARTMENT  
PO BOX 24603  
COLUMBUS OH 43219

JPMORGAN CHASE BANK, N.A.  
P.O. BOX 260180  
BATON ROUGE LA 70826-0180

KEY BANK USA  
PO BOX 94981  
CLEVELAND OH 44101-4981

KEY BANK USA  
4910 TIEDEMAN RD  
CLEVELAND OH 44144-2338

KEY BANK USA  
PO BOX 94722  
CLEVELAND OH 44101-4722

KEYBANK NA  
601 OAKMONT LN  
WESTMONT IL 60559-5523

MOTOROLA CREDIT UNION  
PO BOX 3489  
SCOTTSDALE AZ 85257

MOUNTAIN AMERICA CU  
PO BOX 9001  
WEST JORDAN UT 84084-9001

SALLIE MAE  
11100 USA PKWY  
FISHERS IN 46037-9203

SALLIE MAE 3RD PTY LSC  
1002 ARTHUR DR  
LYNN HAVEN FL 32444-1683

SALLIE MAE SERVICING CENTER  
PO BOX 9500  
WILKES BARRE PA 18773-9500

ANDERSON, BRADLEY and LISA -

WASHINGTON MUTUAL  
P O BOX 100576  
FLORENCE SC 29502-0576

WASHINGTON MUTUAL BANK  
P.O. BOX 99604  
ARLINGTON TX 79096

WASHINGTON MUTUAL BANK  
3990 S BABCOCK ST  
MB0117LF  
MELBOURNE FL 32901

WASHINGTON MUTUAL BANK FA  
LOSS MANAGEMENT DEPT STA2LOS  
PO BOX 201079  
STOCKTON CA 95290-1079

WELLS FARGO  
CREDIT DISPUTES  
PO BOX 10438  
DES MOINES IA 50306-0438

WELLS FARGO BANK  
PO BOX 6995  
PORTLAND OR 97226-6995

WELLS FARGO BANK  
PO BOX 5058  
MAC P6053-021  
PORTLAND OR 97208-5058

WELLS FARGO BANK  
PO BOX 53499  
PHOENIX AZ 85072-3499

WELLS FARGO BANK  
PO BOX 30095  
WALNUT CREEK CA 94598

WELLS FARGO BANK  
PO BOX 53476  
PHOENIX AZ 85072-3476

ANDERSON, BRADLEY and LISA -

WELLS FARGO BANK  
PO BOX 6995  
PORTLAND OR 97228-6995

WELLS FARGO BANK  
PO BOX 10438  
DES MOINES IA 50306-0438

WELLS FARGO BANK  
P.O. BOX 29704  
PHOENIX AZ 85038

WELLS FARGO BANK  
MAC X2505-016  
PO BOX 10438  
DES MOINES IA 50306

WELLS FARGO BANK  
PO BOX 9210  
DES MOINES IA 50306

WELLS FARGO BANK ARIZONA NA  
7000 VISTA DR  
MAC# N8235-049  
WEST DES MOINES IA 50266-9310

WELLS FARGO BANK N.A.  
PO BOX 5169  
SIOUX FALLS SD 57117-5169

WELLS FARGO BANK NA  
PO BOX 2908  
PHOENIX AZ 85062-2908

WELLS FARGO BANK NEVADA NA  
PO BOX 98929  
LAS VEGAS NV 89193

WELLS FARGO BANK NEVADA NA  
RECOVERY DEPT  
PO BOX 9210  
DES MOINES IA 50306-9210