

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court CO</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Caldaron, Michael Robert</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Caldaron, Judith Henderson</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9977</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1571</b>
Street Address of Debtor (No. and Street, City, and State): <b>82 Sunlight Drive Carbondale, CO</b> <div style="text-align: right; font-size: small;">ZIP Code <b>81623</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>82 Sunlight Drive Carbondale, CO</b> <div style="text-align: right; font-size: small;">ZIP Code <b>81623</b></div>
County of Residence or of the Principal Place of Business: <b>Garfield</b>		County of Residence or of the Principal Place of Business: <b>Garfield</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):</p> <p><b>Caldaron, Michael Robert</b></p> <p><b>Caldaron, Judith Henderson</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/ Phillip J. Jones</b> <span style="float: right;"><b>June 16, 2009</b></span></p> <p>Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span></p> <p><b>Phillip J. Jones 20536</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)).

<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>Caldaron, Michael Robert</b>  <b>Caldaron, Judith Henderson</b></p>
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Michael Robert Caldaron</b> _____                  Signature of Debtor <b>Michael Robert Caldaron</b></p> <p><b>X /s/ Judith Henderson Caldaron</b> _____                  Signature of Joint Debtor <b>Judith Henderson Caldaron</b></p> <p>_____                  Telephone Number (If not represented by attorney)</p> <p><b>June 16, 2009</b> _____                  Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____                  Signature of Foreign Representative</p> <p>_____                  Printed Name of Foreign Representative</p> <p>_____                  Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X /s/ Phillip J. Jones</b> _____                  Signature of Attorney for Debtor(s)</p> <p><b>Phillip J. Jones 20536</b> _____                  Printed Name of Attorney for Debtor(s)</p> <p><b>Williams, Turner &amp; Holmes, P.C.</b> _____                  Firm Name</p> <p><b>P.O. Box 338</b>  <b>200 N. 6th Street</b>  <b>Grand Junction, CO 81502</b></p> <p>_____                  Address</p> <p style="text-align: right;"><b>Email: pjones@wth-law.com</b></p> <p><b>970-242-6262 Fax: 970-241-3026</b> _____                  Telephone Number</p> <p><b>June 16, 2009</b> _____                  Date</p> <p><small>*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.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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.</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  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.)</p> <p>_____                  Address</p> <p><b>X</b> _____                  Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____                  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
CO**

In re Michael Robert Caldaron  
Judith Henderson Caldaron

Debtor(s)

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

Chapter 11

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

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

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

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor:           /s/ Michael Robert Caldaron            
  Michael Robert Caldaron

Date:           June 16, 2009

Certificate Number: 00134-CO-CC-007226495

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 1, 2009, at 3:05 o'clock PM PDT,

Michael Robert Caldaron received from

Cricket Debt Counseling,

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

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

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

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

This counseling session was conducted by internet and telephone.

Date: June 1, 2009

By /s/Elaine Rosales

Name Elaine Rosales

Title Counselor

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

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
CO**

In re Michael Robert Caldaron  
Judith Henderson Caldaron

Debtor(s)

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

Chapter 11

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

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

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

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

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

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

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



B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor:           /s/ Judith Henderson Caldaron            
**Judith Henderson Caldaron**

Date:   June 16, 2009



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
CO**

In re **Michael Robert Caldaron  
Judith Henderson Caldaron**

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>
American Express PO Box 981540 El Paso, TX 79998-1540	American Express PO Box 981540 El Paso, TX 79998-1540	Credit Card Purchases		10,729.76
American Express PO Box 981540 El Paso, TX 79998-1540	American Express PO Box 981540 El Paso, TX 79998-1540	Charges		5,343.45
AT&T Universal Card PO Box 6940 The Lakes, NV 88901-6940	AT&T Universal Card PO Box 6940 The Lakes, NV 88901-6940	Charges		17,193.86
Bank of America PO Box 15220 Wilmington, DE 19886-5220	Bank of America PO Box 15220 Wilmington, DE 19886-5220	RV		32,685.87 (0.00 secured)
Bank of Kansas City Payment Processing Department PO Box 876679 Kansas City, MO 64187-6679	Bank of Kansas City Payment Processing Department PO Box 876679 Kansas City, MO 64187-6679	Dump Truck		176,000.00 (58,000.00 secured)
Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024	Capital One Bank PO Box 60024 City Of Industry, CA 91716-0024	Charges		7,858.78
Cardmember Service PO Box 94014 Palatine, IL 60094-4014	Cardmember Service PO Box 94014 Palatine, IL 60094-4014	Chase card charges		12,409.24
Cardmember Service PO Box 15548 Wilmington, DE 19886-5548	Cardmember Service PO Box 15548 Wilmington, DE 19886-5548	Charges		20,750.58
Citi PO Box 44195 Jacksonville, FL 32231	Citi PO Box 44195 Jacksonville, FL 32231	Credit Card Charges		5,230.31
Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004-3924	Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004-3924	Chase Bank, USA		5,921.87

B4 (Official Form 4) (12/07) - Cont.

Michael Robert Caldaron

In re Judith Henderson Caldaron

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

Debtor(s)

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

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
GE Money Bank/Lowe's PO Box 530914 Atlanta, GA 30353	GE Money Bank/Lowe's PO Box 530914 Atlanta, GA 30353	Purchases		7,805.00
Harvest Credit Management VII, LLC C/O Machol & Johannes, LLC 600 Seventeenth Street Suite 800 North Denver, CO 80202	Harvest Credit Management VII, LLC C/O Machol & Johannes, LLC 600 Seventeenth Street Denver, CO 80202	Household Bank		17,828.03
Homecomings Financial 2711 North Haskell Ave. Suite 900 Dallas, TX 75204	Homecomings Financial 2711 North Haskell Ave. Suite 900 Dallas, TX 75204	Lots 3 and 4 Block 2 East Rifle Addition Townof Rifle, Conty of Garfield, Colorado a/k/a 412 E. 6th Street, Rifle, Colorado		43,000.00 (0.00 secured) (160,816.88 senior lien)
Mortgage Electronic Registration Sys C/O Castle Meinhold & Stawiarski, LLC 999 18th Street, Suite 2201 Denver, CO 80202	Mortgage Electronic Registration Sys C/O Castle Meinhold & Stawiarski, LLC 999 18th Street, Suite 2201 Denver, CO 80202	Lots 3 and 4 Block 2 East Rifle Addition Townof Rifle, Conty of Garfield, Colorado a/k/a 412 E. 6th Street, Rifle, Colorado		160,816.88 (0.00 secured)
NCB Management Services, Inc. PO Box 1099 Langhorne, PA 19047	NCB Management Services, Inc. PO Box 1099 Langhorne, PA 19047	HSBC Bank		6,212.60
Payment Processing Center PO Box 5253 Carol Stream, IL 60197-9901	Payment Processing Center PO Box 5253 Carol Stream, IL 60197-9901	GM Card		5,276.31
Regional Adjustment Bureau, Inc. PO Box 3411 Memphis, TN 38184-0111	Regional Adjustment Bureau, Inc. PO Box 3411 Memphis, TN 38184-0111	Capital One		19,034.56
RMC PO Box 2471 Woburn, MA 01888	RMC PO Box 2471 Woburn, MA 01888	Fleet Fueling		8,783.86
United Collection Bureau, Inc. PO Box 1418 Maumee, OH 43537	United Collection Bureau, Inc. PO Box 1418 Maumee, OH 43537	Chase Bank USA		46,715.98
US Bank C/O David A. Bauer, PC 2594 South Lewis Way Suite A Denver, CO 80227	US Bank C/O David A. Bauer, PC 2594 South Lewis Way Denver, CO 80227	Credit Card		13,333.38

B4 (Official Form 4) (12/07) - Cont.

In re Michael Robert Caldaron  
Judith Henderson Caldaron  
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, **Michael Robert Caldaron** and **Judith Henderson Caldaron**, 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 June 16, 2009

Signature /s/ Michael Robert Caldaron  
**Michael Robert Caldaron**  
Debtor

Date June 16, 2009

Signature /s/ Judith Henderson Caldaron  
**Judith Henderson Caldaron**  
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.

B6A (Official Form 6A) (12/07)

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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
Lots 3 and 4 Block 2 East Rifle Addition Townof Rifle, Conty of Garfield, Colorado a/k/a 412 E. 6th Street, Rifle, Colorado		J	0.00	203,816.88
Lots 7 and 8 Block 4 Clarkson & Munro Addition to the Town of Rifle, Garfield County, Colorado a/k/a 323 E. Second Street, Rifle, Colorado		J	220,000.00	199,017.63
Lots 11 and 12 Block 4 East Rifle Addition to the City of Rifle, Garfield County, Colorado a/k/a 340 East 5th Street, Rifle, CO		J	250,000.00	216,125.00
82 Sunlight Drive, Carbondale, CO 81623		J	975,000.00	756,749.99
573 County Road, Silt, Colorado 81652		J	530,000.00	430,000.00
999 Fender Lane, Carbondale, CO 81623		J	675,000.00	585,855.09
Lots 10, 11 and 12 Block 1 Clarkson & Munro Addition of the Town of Rifle, Rifle, Colorado a/k/a 303 East 3rd Street, Rifle, Colorado		J	410,000.00	319,332.14
Lot 11 Block 6 Tell's Meadow Subdivision, Town of Parachute, Garfield County, Colorado a/k/a 430 Wild Rose Lane, Parachute, CO		J	185,000.00	158,047.72

Sub-Total > **3,245,000.00** (Total of this page)

Total > **3,245,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6D (Official Form 6D) (12/07)

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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. xxx-xxxxxxx9576  Bank of America PO Box 15220 Wilmington, DE 19886-5220	H	Purchase Money Lien  RV						32,685.87	32,685.87
		Value \$ 0.00							
Account No. xxxxxx7001  Bank of Kansas City Payment Processing Department PO Box 876679 Kansas City, MO 64187-6679	H	Dump Truck						176,000.00	118,000.00
		Value \$ 58,000.00							
Account No. xx xxxx63 11  BSI Financial Service, Inc. PO Box 517 Titusville, PA 16354-0517	W	Second Deed of Trust  Lots 10, 11 and 12 Block 1 Clarkson & Munro Addition of the Town of Rifle, Rifle, Colorado a/k/a 303 East 3rd Street, Rifle, Colorado						53,082.14	0.00
		Value \$ 410,000.00							
Account No. xxxxx4584  Countrywide PO Box 650225 Dallas, TX 75265-0225	W	Deed of Trust (2nd)  573 County Road, Silt, Colorado 81652						86,000.00	0.00
		Value \$ 530,000.00							
Subtotal (Total of this page)								347,768.01	150,685.87

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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	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
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxx5693</b>  <b>Countrywide Home Loans 100 Beecham Drive Suite 104 Pittsburgh, PA 15205</b>	H							
<b>Deed of Trust (2nd)</b>  <b>82 Sunlight Drive, Carbondale, CO 81623</b>  Value \$ <b>975,000.00</b>								
Account No. <b>xxxxx6784</b>  <b>Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062</b>	J							
<b>Deed of Trust (1st)</b>  <b>82 Sunlight Drive, Carbondale, CO 81623</b>  Value \$ <b>975,000.00</b>								
Account No.  <b>Deutsch Bank Trust Company C/O Castle Meinhold &amp; Stawiariski LLC 999 18th Street Suite 2201 Denver, CO 80202</b>	H							
<b>3/12/2007</b> <b>Deed of Trust</b> <b>Lot 11 Block 6 Tell's Meadow Subdivision, Town of Parachute, Garfield County, Colorado a/k/a 430 Wild Rose Lane, Parachute, CO</b>  Value \$ <b>185,000.00</b>								
Account No. <b>xxxxxx4739</b>  <b>Homecomings Financial 2711 North Haskell Ave. Suite 900 Dallas, TX 75204</b>	W							
<b>Deed Of Trust (2nd)</b>  <b>Lots 3 and 4 Block 2 East Rifle Addition Townof Rifle, Conty of Garfield, Colorado a/k/a 412 E. 6th Street, Rifle, Colorado</b>  Value \$ <b>0.00</b>								
Account No. <b>xxxxxx3051</b>  <b>Homecomings Financial 2711 North Haskell Ave. Suite 900 Dallas, TX 75204</b>	H							
<b>Deed of Trust (2nd)</b>  <b>Lots 7 and 8 Block 4 Clarkson &amp; Munro Addition to the Town of Rifle, Garfield County, Colorado a/k/a 323 E. Second Street, Rifle, Colorado</b>  Value \$ <b>220,000.00</b>								
Subtotal (Total of this page)							<b>966,574.87</b>	<b>43,000.00</b>

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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	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
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx6552</b>  <b>Homecomings Financial</b> <b>PO Box 79135</b> <b>Phoenix, AZ 85062-9135</b>			<b>H</b>					
							<b>33,197.72</b>	<b>0.00</b>
Account No.  <b>Mortgage Electronic Registration Sys</b> <b>C/O Castle Meinhold &amp; Stawiarski,</b> <b>LLC</b> <b>999 18th Street, Suite 2201</b> <b>Denver, CO 80202</b>			<b>W</b>					
							<b>160,816.88</b>	<b>160,816.88</b>
Account No. <b>xxxxxx3051</b>  <b>Mortgage Electronic Registration Sys</b> <b>C/O Castle Meinhold &amp; Stawiarski,</b> <b>LLC</b> <b>999 18th Street, Suite 2201</b> <b>Denver, CO 80202</b>			<b>H</b>					
							<b>157,042.75</b>	<b>0.00</b>
Account No.  <b>Mortgage Electronic Registration Sys</b> <b>C/O Dale &amp; Decker</b> <b>2 Inverness Drive</b> <b>Suite 106</b> <b>Englewood, CO 80112</b>			<b>H</b>					
							<b>216,125.00</b>	<b>0.00</b>
Account No. <b>xxxxx4344</b>  <b>Mortgage Electronic Registration Sys</b> <b>C/O Castle Meinhold &amp; Stawiarski,</b> <b>LLC</b> <b>999 18th Street, Suite 2201</b> <b>Denver, CO 80202</b>			<b>W</b>					
							<b>344,000.00</b>	<b>0.00</b>
							<b>911,182.35</b>	<b>160,816.88</b>
Sheet <b>2</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)		



B6D (Official Form 6D) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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	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
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxx3872</b>	J							
<b>Mortgage Electronic Registration Sys C/O Castle Meinhold &amp; Stawiarski, LLC 999 18th Street, Suite 2201 Denver, CO 80202</b>								
			Value \$				<b>397,000.00</b>	<b>0.00</b>
Account No.	W							
<b>Mortgage Electronic Registration Sys C/O Dal &amp; Decker 2 Inverness Drive Suite 106 Englewood, CO 80112</b>								
			Value \$				<b>266,250.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxxxxxxx0001</b>	J							
<b>Wells Fargo PO Box 4116 Portland, OR 97208-4116</b>								
			Value \$				<b>60,000.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxxxxxxx0001</b>	J							
<b>Wells Fargo Servcing Center Home Equity Payment Processing MAC B6955-01B PO Box 31557 Billings, MT 59107-9900</b>								
			Value \$				<b>128,855.09</b>	<b>0.00</b>
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>852,105.09</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>3,077,630.32</b>	<b>354,502.75</b>

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (12/07)

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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 \$10,950\* 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 \$5,400\* 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 \$2,425\* 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).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O 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	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	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	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xx-xxx7123</b>  <b>Internal Revenue Service</b> <b>Ogden, UT 84201-0005</b>			<b>12-31-2008</b>  <b>941 Taxes</b>					<b>0.00</b>
		<b>J</b>					<b>4,248.23</b>	<b>4,248.23</b>
Account No.								
Account No.								
Account No.								
Account No.								

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

Subtotal (Total of this page)	<b>4,248.23</b>	<b>0.00</b>	<b>4,248.23</b>
Total (Report on Summary of Schedules)	<b>4,248.23</b>	<b>0.00</b>	<b>4,248.23</b>

B6F (Official Form 6F) (12/07)

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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. <b>xxxx-xxxxxx-x2002</b>  <b>American Express</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>		<b>J</b>				<b>5,343.45</b>
Account No. <b>xxxx-xxxxxx-x1002</b>  <b>American Express</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>		<b>J</b>				<b>3,879.37</b>
Account No. <b>xxxx-xxxxxx-x1005</b>  <b>American Express</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>		<b>J</b>				<b>2,457.67</b>
Account No. <b>xxxx-xxxxxx-x1008</b>  <b>American Express</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>		<b>J</b>				<b>10,729.76</b>
Subtotal (Total of this page)						<b>22,410.25</b>

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	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	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxx-xxxx-xxxx-9146</b>  <b>AT&amp;T Universal Card</b> <b>PO Box 6940</b> <b>The Lakes, NV 88901-6940</b>		J	<b>Various Charges</b>				<b>17,193.86</b>	
Account No. <b>xxxx-xxxx-xxxx-3592</b>  <b>Capital One Bank</b> <b>PO Box 60024</b> <b>City Of Industry, CA 91716-0024</b>		J	<b>Various Charges</b>				<b>7,858.78</b>	
Account No. <b>xxxx-xxxx-xxxx-5760</b>  <b>Cardmember Service</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>		J	<b>Various Chase card charges</b>				<b>12,409.24</b>	
Account No. <b>xxxx-xxxx-xxxx-2605</b>  <b>Cardmember Service</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>		J	<b>Various Chase Card Charges</b>				<b>4,268.51</b>	
Account No. <b>xxxx-xxxx-xxxx-5960</b>  <b>Cardmember Service</b> <b>PO Box 15548</b> <b>Wilmington, DE 19886-5548</b>		J	<b>Various Charges</b>				<b>20,750.58</b>	
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>62,480.97</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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 O R 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-1889</b>  <b>Citi</b> <b>PO Box 6286</b> <b>Sioux Falls, SD 57117</b>		<b>J</b>	<b>Various Sears Purchases</b>			<b>950.05</b>
Account No. <b>xxxx-xxxx-xxxx-5366</b>  <b>Citi</b> <b>PO Box 44195</b> <b>Jacksonville, FL 32231</b>		<b>J</b>	<b>Various Credit Card Charges</b>			<b>5,230.31</b>
Account No. <b>xxxx-xxxx-xxxx-1532</b>  <b>Citi Cards</b> <b>PO Box 183042</b> <b>Columbus, OH 43218-3042</b>		<b>J</b>	<b>Various Credit Card Charges</b>			<b>4,295.55</b>
Account No. <b>xxxx-xxxx-xxxx-2496</b>  <b>Collectcorp Corporation</b> <b>455 North 3rd Street</b> <b>Suite 260</b> <b>Phoenix, AZ 85004-3924</b>		<b>J</b>	<b>Various Chase Bank, USA</b>			<b>5,921.87</b>
Account No. <b>xxxxxxxxxxxx2975</b>  <b>GE Money Bank/Lowe's</b> <b>PO Box 530914</b> <b>Atlanta, GA 30353</b>		<b>J</b>	<b>Various Purchases</b>			<b>7,805.00</b>
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>24,202.78</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxxxxxxxx6450  GE Money Bank/Sam's Club PO Box 530942 Atlanta, GA 30353-0942	J		Various Purchases				3,529.00	
Account No. xxxxxxxxxxxx8704  Harvest Credit Management VII, LLC C/O Machol & Johannes, LLC 600 Seventeenth Street Suite 800 North Denver, CO 80202	J		Variosus Household Bank				17,828.03	
Account No. xxxx-xxxx-xxxx-8438  NCB Management Services, Inc. PO Box 1099 Langhorne, PA 19047	J		Various HSBC Bank				6,212.60	
Account No. xxxxxxxx1843  Payment Processing Center PO Box 5253 Carol Stream, IL 60197-9901	J		Various GM Card				5,276.31	
Account No. xxx-xxxx2153  Regional Adjustment Bureau, Inc. PO Box 3411 Memphis, TN 38184-0111	J		Various Capital One				19,034.56	
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>51,880.50</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Robert Caldaron,  
Judith Henderson Caldaron**

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>xxx187-4</b>  <b>RMC</b> <b>PO Box 2471</b> <b>Woburn, MA 01888</b>	J	<b>Fleet Fueling</b>				<b>8,783.86</b>
Account No. <b>xxxx-xxxx-xxxx-0081</b>  <b>United Collection Bureau, Inc.</b> <b>PO Box 1418</b> <b>Maumee, OH 43537</b>		<b>Vaious</b> <b>Chase Bank USA</b>				<b>46,715.98</b>
Account No. <b>xxxx-xxxx-xxxx-2924</b>  <b>US Bank</b> <b>C/O David A. Bauer, PC</b> <b>2594 South Lewis Way</b> <b>Suite A</b> <b>Denver, CO 80227</b>		<b>Various</b> <b>Credit Card</b>				<b>13,333.38</b>
Account No.						
Account No.						

Sheet no. **4** of **4** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **68,833.22**

Total  
(Report on Summary of Schedules) **229,807.72**

**United States Bankruptcy Court  
CO**

In re **Michael Robert Caldaron  
Judith Henderson Caldaron**

Debtor(s)

Case No.  
Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

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

Date: **June 16, 2009**

**/s/ Michael Robert Caldaron**

**Michael Robert Caldaron**

Signature of Debtor

Date: **June 16, 2009**

**/s/ Judith Henderson Caldaron**

**Judith Henderson Caldaron**

Signature of Debtor