B1 (Official Form 1)(4/10)	B 1	(Official	Form	1)(4/10)	
----------------------------	------------	-----------	------	----------	--

United States Bankruptcy C District of Colorado						Voluntary P	etition
Name of Debtor (if individual, enter Last, First, Middle): Riess, Naomi E.			Name	of Joint De	ebtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Riess Research & Planning; FODS Common Sense Ent. LLC						oint Debtor in the last 8 years trade names):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-0344	yer I.D. (ITIN) No	./Complete E	IN Last f	our digits o than one, state	f Soc. Sec. or all)	Individual-Taxpayer I.D. (ITIN) No./C	Complete EIN
Street Address of Debtor (No. and Street, City, a 12389 U.S. Hwy 550 S Durango, CO	nd State):	ZIP Code		Address of	Joint Debtor	(No. and Street, City, and State):	ZIP Code
		81303	_			Г	Zii Code
County of Residence or of the Principal Place of La Plata	Business:	01000	Count	y of Reside	ence or of the	Principal Place of Business:	
Mailing Address of Debtor (if different from stre	et address):		Mailiı	ng Address	of Joint Debt	or (if different from street address):	
		ZIP Code				Г	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor	Natur	e of Business			Chapter	of Bankruptcy Code Under Which	
(Form of Organization)	(Che	ck one box)				Petition is Filed (Check one box)	
(Check one box) □ Health Care Business Individual (includes Joint Debtors) □ Single Asset Real Estini 11 U.S.C. § 101 (5) See Exhibit D on page 2 of this form. □ Railroad □ Corporation (includes LLC and LLP) □ □ Partnership □		Real Estate as § 101 (51B) Broker	defined	 □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt 	er 9 er 11 er 12	 Chapter 15 Petition for Reco of a Foreign Main Proceedin Chapter 15 Petition for Reco of a Foreign Nonmain Proce 	ng ognition
Other (If debtor is not one of the above entities,	Clearing Ban					Nature of Debts	
check this box and state type of entity below.)		5 of the Unite	e) anization d States	defined "incurr	•		1 2
Filing Fee (Check one box)	Check	one box:		Chap	ter 11 Debtors	
 Full Filing Fee attached 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. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 			Debtor is a su Debtor is not if: Debtor's agg re less than all applicabl A plan is bein Acceptances	a small busin regate nonco \$2,343,300 (e boxes: ng filed with of the plan w	ness debtor as on ntingent liquid <i>amount subject</i> this petition.	ted in 11 U.S.C. § 101(51D). lefined in 11 U.S.C. § 101(51D). ted debts (excluding debts owed to insiders to adjustment on 4/01/13 and every three yes	ears thereafter).
Statistical/Administrative Information						THIS SPACE IS FOR COURT US	E ONLY
 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 							
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	□ 10,001- 25,000	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 t	Image: S1,000,001 \$10,000,00 o \$10 to \$50 nillion million	D1 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 t	\$1,000,001 \$10,000,00 \$10 to \$50 nillion million	01 \$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

B1 (Official For	rm 1)(4/10)	-	Page 2	
Voluntar	y Petition	Name of Debtor(s): Riess, Naomi E.		
(This page mu	- ust be completed and filed in every case)	Riess, Naoini E.		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)	
Location Where Filed:	Colorado	Case Number: 09-34680 SBB	Date Filed: 11/19/09	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor is an indiv	Exhibit B vidual whose debts are primarily consumer debts.)	
forms 10K a pursuant to S	(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.) (In the theorem of the petitioner named in the foregoing petition, dechave informed the petitioner that [he or she] may proceed under chapter 12, or 13 of title 11, United States Code, and have explained the reliable and is requesting relief under chapter 11.)		amed in the foregoing petition, declare that I [he or she] may proceed under chapter 7, 11, s Code, and have explained the relief available	
🛛 Exhibit	A is attached and made a part of this petition.	X /s/ Daniel K Usiak Signature of Attorney for Debt Daniel K Usiak #31761		
	Exh	l nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identif	ĭable harm to public health or safety?	
	Exh	nibit D		
-	leted by every individual debtor. If a joint petition is filed, ea		ich a separate Exhibit D.)	
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi	D also completed and signed by the joint debtor is attached a	and made a part of this petition		
	Information Regardin (Check any ap			
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal a		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pend	ling in this District.	
	Certification by a Debtor Who Reside (Check all app		operty	
	Landlord has a judgment against the debtor for possession		ked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f			
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would become	e due during the 30-day period	

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

B1 (Official Form 1)(4/10)	Page 3
Voluntary Petition	Name of Debtor(s): Riess, Naomi E.
(This page must be completed and filed in every case)	
Sign	atures
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.
V /s/ Naomi E Pioco	X
X /s/ Naomi E. Riess Signature of Debtor Naomi E. Riess	Signature of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
July 30, 2010	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Signature of Attorney* X /s/ Daniel K Usiak Signature of Attorney for Debtor(s) Daniel K Usiak #31761 Printed Name of Attorney for Debtor(s)	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.
Usiak Law Firm	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name 128 South Tejon Street Suite 202 Colorado Springs, CO 80903 Address	Social-Security number (If the bankrutpcy 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.)
Email: daniel@usiaklaw.com 719.633.1960 Fax: 719.633.1004 Telephone Number	
- Iulu 20, 2010	
Date	Address
*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.	X
Signature of Debtor (Corporation/Partnership)	Date
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	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:
States Code, specified in this petition. X Signature of Authorized Individual	
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Printed Name of Authorized Individual	
Title of Authorized Individual	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.
Dete	

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Colorado

In re Naomi E. Riess

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*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

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

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

 \Box 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.);

 \Box 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/ Naomi E. Riess Naomi E. Riess Date: July 30, 2010 B7 (Official Form 7) (04/10)

United States Bankruptcy Court District of Colorado

In re Naomi E. Riess

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
\$10,882.29	2010 ytd gross Business Income
\$36,282.00	2008 Business Income
\$33,731.67	2009 Business income (business \$28,731.67, farm \$5000)

2

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 \$14,700.00	SOURCE 2010 ytd Maintenance and child support
\$24,000.00	2008-Maintenance
\$25,200.00	2009 Maintenance and Child Support

3. Payments to creditors

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

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
HSBC Auto Finance	Monthly motor vehicle loan	\$750.00	\$26,594.58
Santander USA	payments		
PO Box 60115			
City Of Industry, CA 91716-0115			

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.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

* 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.

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 In the Matter of the Application of Jeffrey Warren and Carol Warren for an Order Authorizing the Public Trustee of the County of La Plata, State of Colorado, to Sell Certain Property Under a Power of Sale Contained in a Deed of Trust, Case No. 09-CV386 Restart Sale #2009-209	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION District Court, La Plata County, Colorado	STATUS OR DISPOSITION Pending
Palmer Pipe & Construction Foreclosuure sale #2010-119	Foreclosure	District Court, La Plata County, Colorado	pending
Riess v. Resmae 09CV244	TILA violations	Distict Court, La Plata County, Colorado	pending or dismissed
preceding the commence	ement of this case. (Married debtors th spouses whether or not a joint pet SON FOR WHOSE	seized under any legal or equitable pr filing under chapter 12 or chapter 13 ition is filed, unless the spouses are se DESCRIPTION AND	must include information concerning parated and a joint petition is not
BENEFIT PROPERTY WA		SEIZURE PROPERT	Y
returned to the seller, w or chapter 13 must inclu	s been repossessed by a creditor, sol- ithin one year immediately precedir	d at a foreclosure sale, transferred thro og the commencement of this case. (M of either or both spouses whether or p	arried debtors filing under chapter 12
NAME AND ADDRESS OF CREDITOR OR SELLER Resmae	DATE OF REI FORECLOS TRANSFER (September 200	URE SALE, DESCRIPTION A OR RETURN PROPE	RTY Durango CO 80301
6. Assignments and re	ceiverships		
this case. (Married debt		er 13 must include any assignment by	ately preceding the commencement of either or both spouses whether or not a
NAME AND ADDRESS OF ASSI	GNEE DATE OF ASSIGNMENT	TERMS OF ASSIG	GNMENT OR SETTLEMENT

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.)

	filed.)			
	AND ADDRESS PUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family membrageregating less than \$100 per	ributions made within one year immediate bers aggregating less than \$200 in value per recipient. (Married debtors filing under c or not a joint petition is filed, unless the	er individual family men hapter 12 or chapter 13	nber and charitable contributions must include gifts or contributions by
NAME	E AND ADDRESS OF	RELATIONSHIP TO		DESCRIPTION AND
PERSON	OR ORGANIZATION	DEBTOR, IF ANY	DATE OF GIFT	VALUE OF GIFT
	8. Losses			
None	since the commencement of t	other casualty or gambling within one yea his case. (Married debtors filing under ch petition is filed, unless the spouses are se	apter 12 or chapter 13 n	nust include losses by either or both
		DESCRIPTION O	OF CIRCUMSTANCES	AND, IF
	PTION AND VALUE		ERED IN WHOLE OR	DATE OF LODG
OF	FPROPERTY	BY INSURAI	NCE, GIVE PARTICUI	LARS DATE OF LOSS
	9. Payments related to debt	counseling or bankruptcy		
None		perty transferred by or on behalf of the del , relief under the bankruptcy law or prepar of this case.		

NAME AND ADDRESS OF PAYEE Usiak Law Firm 128 South Tejon Street Suite 202 Colorado Springs, CO 80903 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR June 2010 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$961.00

4

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
Jenny Roberts	December 2008
incarcerated in Colorado Dept. of Corrections	

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Sale of Common Sence Enterprises, LLC to Jenny Roberts, River Run Enterprises. Buyer convicted and incarerated. Business seized by landlord. Buyer defaulted on promissory note. \$138,000 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

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 A Alpine E	ND ADDRESS OF INSTITUTION Bank	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Riess Research & Planning bank acocum	AMOUNT AND DATE OF SALE OR CLOSING t 11/2009 \$0		
	12. Safe deposit boxes				
None	immediately preceding the comm	x or depository in which the debtor has or had securities, cash, or encement of this case. (Married debtors filing under chapter 12 or uses whether or not a joint petition is filed, unless the spouses are	r chapter 13 must include boxes or		
	ND ADDRESS OF BANK HER DEPOSITORY	NAMES AND ADDRESSESOF THOSE WITH ACCESSTO BOX OR DEPOSITORYDESCRIPTIONOF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY		
	13. Setoffs				
None	List an setons made by any creation, merading a bank, against a debt of deposit of the debtor writin yo days preceding the				
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF		
	14. Property held for another p	erson			
None	List all property owned by anothe	er person that the debtor holds or controls.			
NAME A	ND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY LOCATIO	ON OF PROPERTY		
	15. Prior address of debtor				
None	If the debtor has moved writing the years minediately proceeding the commencement of this case, list an promises when the debtor				
ADDRES 85 Mape Durango		NAME USED same	DATES OF OCCUPANCY until June 2008		

16. Spouses and Former Spouses

None

e 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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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

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 Common Sense Enterprises, LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 20-4634898	ADDRESS 1480 E 2d Ave #8 Durango, CO 81301	NATURE OF BUSINESS Internet Cafe Business sold and ceased doing business 12/2008 Articles of Dissolution filed 2/16/2010	BEGINNING AND ENDING DATES 2006 - 2/16/10
Riess Research & Planning	0344		Land Use Consulting	1996 - present
Conserving Colorado Family Farms	26-4401981	12389 Hwy 550 Durango, CO 81303	Support small family farms and ranches in Colorado	4/2009-present

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

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent 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 in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go *directly to the signature page.*)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

DATES SERVICES RENDERED

DATES SERVICES RENDERED

	20. Inventories		
None		e last two inventories taken of your property, the name of t and basis of each inventory.	the person who supervised the taking of each inventory,
DATE C	OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and a	address of the person having possession of the records of ϵ	each of the two inventories reported in a., above.
DATE C	DF INVENTORY	NAME AND ADDR RECORDS	ESSES OF CUSTODIAN OF INVENTORY
	21 . Current Partner	rs, Officers, Directors and Shareholders	
None	a. If the debtor is a pa	rtnership, list the nature and percentage of partnership int	erest of each member of the partnership.
NAME /	AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None		propriation, list all officers and directors of the corporation ercent or more of the voting or equity securities of the cor	
NAME /	AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners	s, officers, directors and shareholders	
None	a. If the debtor is a pa commencement of thi	rtnership, list each member who withdrew from the partners case.	ership within one year immediately preceding the
NAME		ADDRESS	DATE OF WITHDRAWAL
None		prporation, list all officers, or directors whose relationship g the commencement of this case.	with the corporation terminated within one year
NAME	AND ADDRESS	TITLE	DATE OF TERMINATION
	23 . Withdrawals fro	om a partnership or distributions by a corporation	
None		nership or corporation, list all withdrawals or distributions loans, stock redemptions, options exercised and any othe s case.	
	& ADDRESS		AMOUNT OF MONEY
OF REC RELATI	IPIENT, IONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidatio	on Group.	
None		oration, list the name and federal taxpayer identification n s of which the debtor has been a member at any time with	

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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 30, 2010

Signature /s/ Naomi E. Riess

Naomi E. Riess 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

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Colorado

In re Naomi E. Riess

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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Amy N. Huff, LLC 22 Stevens Creek Circle Durango, CO 81301	Amy N. Huff, LLC 22 Stevens Creek Circle Durango, CO 81301	Legal Services		1,050.00
Chris Caldwell PO Box 912 Dove Creek, CO 81324	Chris Caldwell PO Box 912 Dove Creek, CO 81324	Services		602.50
Citi Bank PO Box 6000 The Lakes, NV 89163	Citi Bank PO Box 6000 The Lakes, NV 89163	Charges		12,150.14
Directory Plus PO Box 719 Durango, CO 81302	Directory Plus PO Box 719 Durango, CO 81302	Services		706.37
Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Charges		9,750.03
Durango Cancer Center, PC PO Box 15000 Durango, CO 81302-8901	Durango Cancer Center, PC PO Box 15000 Durango, CO 81302-8901	Medical Bill		132.00
Durango Orthopedic Assoc. PC 1 Mercado St. Suite 202 Durango, CO 81301-7307	Durango Orthopedic Assoc. PC 1 Mercado St. Suite 202 Durango, CO 81301-7307	Medical Bill		188.19
GE Money Bank PO Box 530912 Atlanta, GA 30353-0912	GE Money Bank PO Box 530912 Atlanta, GA 30353-0912	Polaris 4-Wheeler		8,345.61 (5,000.00 secured)
HSBC Auto Finance PO Box 60115 City Of Industry, CA 91716-0115	HSBC Auto Finance PO Box 60115 City Of Industry, CA 91716-0115	2006 Cadillac Escalade		26,594.00 (25,000.00 secured)
La Plata Electric Assoc. PO Box 2750 Durango, CO 81302-2750	La Plata Electric Assoc. PO Box 2750 Durango, CO 81302-2750	Services		Unknown
Mark F. Ugai, PC 835 E. 2nd Ave. Durango, CO 81301	Mark F. Ugai, PC 835 E. 2nd Ave. Durango, CO 81301	Dental Bill		1,413.00

Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com

B4 (Official Form 4) (12/07) - Cont. In re Naomi E. Riess

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Mercy Regional Medical Center PO Box 31001-1219 Pasadena, CA 91110-1219	Mercy Regional Medical Center PO Box 31001-1219 Pasadena, CA 91110-1219	Medical Bills		4,362.69
Mesa Propane, inc. 13665 Highway 550 Durango, CO 81303	Mesa Propane, inc. 13665 Highway 550 Durango, CO 81303	Propane Purchaseq		1,745.70
Payment Processing Center PO Box 54770 Los Angeles, CA 90054-0770	Payment Processing Center PO Box 54770 Los Angeles, CA 90054-0770	Charges		5,430.24
Prudential PO Box 856138 Louisville, KY 40285	Prudential PO Box 856138 Louisville, KY 40285	Loan		8,008.34
Prudential PO Box 856138 Louisville, KY 40285	Prudential PO Box 856138 Louisville, KY 40285	Loan		13,432.85
Southwest ER Physicians PO Box 17752 Denver, CO 80217-0752	Southwest ER Physicians PO Box 17752 Denver, CO 80217-0752	medical		189.00
Tobin Moving and Storage 3A Summit Industrial Park Peabody, MA 01960	Tobin Moving and Storage 3A Summit Industrial Park Peabody, MA 01960	Storage		6,000.00
Vectra Bank Colorado, NA Special Assets Dept 1650 S Colorado Blvd 3rd Floor Denver, CO 80222	Vectra Bank Colorado, NA Special Assets Dept 1650 S Colorado Blvd Denver, CO 80222	Real estate first mortgage which was transferred to Palmer Pipe & Construction, LLC	Disputed	10,500.00
Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086	Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086 DECLARATION UNDER PE	Charges		14,318.80

ON BEHALF OF A CORPORATION OR PARTNERSHIP

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

Date July 30, 2010

Signature /s/ Naomi E. Riess

Naomi E. Riess 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. B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

District of Colorado

In	re
----	----

.

Naomi E. Riess

Debtor

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	Yes	1	617,500.00		
B - Personal Property	Yes	4	46,680.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		645,427.71	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		89,979.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,550.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,558.76
Total Number of Sheets of ALL Schedu	iles	19			
	Te	otal Assets	664,180.00		
			Total Liabilities	735,407.56	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

District of Colorado

In re

.

Naomi E. Riess

Debtor

Case No.			

Chapter 11

ът

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

State the following:

Average Income (from Schedule I, Line 16)	4,550.00
Average Expenses (from Schedule J, Line 18)	3,558.76
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,550.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,939.61
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		89,979.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		94,919.46

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

In re

[estimated value]

Naomi E. Riess

Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228

Case No.

SCHEDULE A - REAL PROPERTY

Debtor

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.

Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228.		-	617,500.00	610,488.10
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

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

617,500.00

617,500.00

Sub-Total >

Total >

(Total of this page)

B6B (Official Form 6B) (12/07)

In re

Naomi E. Riess

Case No.

Debtor

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 petition 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		Cash	-	25.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking Account with Southwest Federal Credit Union	-	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First National Bank of Durango, business account for Riess Research & Development	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Furniture and household goods: 3 bedrooms, dining room, living room, kitchen, den and office - 3 beds, 4 dressers, 2 couches, one dining set, 1 large LV chair, one recliner, coffee table, misc bookcases & side tables, desks & chairs, one work table, a credenza, filing cabinet, misc office furniture, kitchen appliances & wares, washer & dryer, freezer, lawnmower	;	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.		Clothes	-	500.00
7.	Furs and jewelry.		Pearl ring, diamond ring, Costume Jewelry	-	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.		Bicycle	-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Prudential Insurance Policies - #-5088 (term) #-3846 (whole, \$930.21 cash value) #-6481 (whole \$2574.86 cash value)	-	3,505.00

Sub-Total > (Total of this page)

8,330.00

3 continuation sheets attached to the Schedule of Personal Property

In re Naomi E. Riess Case No. Debtor **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) Current Value of Debtor's Interest in Property, Husband, N O N E Wife, Type of Property Description and Location of Property Joint, or without Deducting any Secured Claim or Exemption Community 10. Annuities. Itemize and name each Х issuer. 11. Interests in an education IRA as Х 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).) 12. Interests in IRA, ERISA, Keogh, or Х other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated Х and unincorporated businesses. Itemize. 14. Interests in partnerships or joint Х ventures. Itemize. 15. Government and corporate bonds Х and other negotiable and nonnegotiable instruments. 16. Accounts receivable. Х 17. Alimony, maintenance, support, and Х property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor Х including tax refunds. Give particulars. 19. Equitable or future interests, life Х estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. Х 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

0.00

In re

Naomi E. Riess

Case No._____

SCHEDULE B - PERSONAL PROPERTY

Debtor

(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
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.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
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.	2006	Cadillac Escalade	-	25,000.00
26.	Boats, motors, and accessories.	х			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	Offic	e Furniture	-	900.00
29.	Machinery, fixtures, equipment, and supplies used in business.	Pola	ris 4-Wheeler	-	5,000.00
30.	Inventory.	х			
31.	Animals.	20 c	hickens	-	Unknown
32.	Crops - growing or harvested. Give particulars.	Нау		-	Unknown
33.	Farming equipment and	Irrig	ation System-\$4200, Irrigation Cannon-\$750	-	4,950.00
	implements.	Shee	ł	-	500.00
34.	Farm supplies, chemicals, and feed.	х			

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

Sub-Total > (Total of this page)

36,350.00

In re	Naomi E. Riess		, C	ase No	
			ERSONAL PROPERT tinuation Sheet)	Ϋ́	
	Type of Property	N O Descriț E	tion and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	er personal property of any kind already listed. Itemize.	Violins and Artwork	1	-	2,000.00

Sub-Total > (Total of this page) Total > 2,000.00

46,680.00

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

B6C (Official Form 6C) (4/10)

In re

.

Naomi E. Riess

Debtor

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.)

Case No.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228 [estimated value]	Colo. Rev. Stat. §§ 38-41-201(1)(a), 38-41-201.6, 38-41-202	60,000.00	617,500.00
Household Goods and Furnishings Furniture and household goods: 3 bedrooms, dining room, living room, kitchen, den and office - 3 beds, 4 dressers, 2 couches, one dining set, 1 large LV chair, one recliner, coffee table, misc bookcases & side tables, desks & chairs, one work table, a credenza, filing cabinet, misc office furniture, kitchen appliances & wares, washer & dryer, freezer, lawnmower	Colo. Rev. Stat. § 13-54-102(1)(e)	3,000.00	3,000.00
<u>Wearing Apparel</u> Clothes	Colo. Rev. Stat. § 13-54-102(1)(a)	500.00	500.00
<u>Furs and Jewelry</u> Pearl ring, diamond ring, Costume Jewelry	Colo. Rev. Stat. § 13-54-102(1)(b)	1,000.00	1,000.00
<u>Interests in Insurance Policies</u> Prudential Insurance Policies - #-5088 (term) #-3846 (whole, \$930.21 cash value) #-6481 (whole \$2574.86 cash value)	Colo. Rev. Stat. § 10-7-106	100%	3,505.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2006 Cadillac Escalade	Colo. Rev. Stat. § 13-54-102(1)(j)(l)	5,000.00	25,000.00
<u>Machinery, Fixtures, Equipment and Supplies User</u> Polaris 4-Wheeler	<u>d in Business</u> Colo. Rev. Stat. § 13-54-102(1)(i)	5,000.00	5,000.00
<u>Farming Equipment and Implements</u> Irrigation System-\$4200, Irrigation Cannon-\$750	Colo. Rev. Stat. § 13-54-102(1)(g)	4,950.00	4,950.00
Shed	Colo. Rev. Stat. § 13-54-102(1)(g)	500.00	500.00

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

In re

Naomi E. Riess

Case No._____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

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.

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. 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	J H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT - NGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxx8613			Purchase Money Security	Ť	A T E D			
GE Money Bank PO Box 530912 Atlanta, GA 30353-0912		-	Polaris 4-Wheeler		0			
			Value \$ 5,000.00				8,345.61	3,345.61
Account No. xxxxxxx924-4			Purchase Money Security					
HSBC Auto Finance PO Box 60115 City Of Industry, CA 91716-0115		-	2006 Cadillac Escalade					
			Value \$ 25,000.00				26,594.00	1,594.00
Account No. Santander USA HSBC Auto Finance 1010 W Mockingbird Ln Dallas, TX 75247			Representing: HSBC Auto Finance				Notice Only	
			Value \$					
Account No. Jeffrey and Carol Warren C/O Lindsey Nicholson PO Box 2270 Durango, CO 81302		-	Second Mortgage Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed for record Sept					
			Value \$ 617,500.00				299,407.87	0.00
continuation sheets attached			S (Total of th	ubt his p			334,347.48	4,939.61

In re

Naomi E. Riess

Debtor

Case No.

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 T O R	Hu H U H	ISBAND, WIFE, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN	UNLLQULDAT	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx9750 La Plata County Treasurer PO Box 99 Durango, CO 81302		-	2008 Real Estate Taxes Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed Value \$ 617.500.00	Т 	T E D		1,679.36	0.00
Account No. xxx9749		╞	Value \$ 617,500.00				1,079.30	0.00
La Plata County Treasurer PO Box 99 Durango, CO 81302		-	Real Estate Taxes Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed					
			Value \$ 617,500.00				449.36	0.00
Account No. xxx-xxxxx-xxxxx-9001 Palmer Pipe & Construction LLC 381 Ute Junction Circle Durango, CO 81303		-	First Mortgage Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed for record Sept					
			Value \$ 617,500.00				264,951.51	0.00
Account No. Gary Lindsay 835 E Second Ave Suite 444 Durango, CO 81301			Representing: Palmer Pipe & Construction LLC				Notice Only	
			Value \$					
Account No. Palmer Pipe & Construction LLC 381 Ute Junction Circle Durango, CO 81303		-	Third Mortgage Tract 1: Tract B, Category 1-Project No. 81-61, according to the plat thereof filed for record September 25, 1981 as Reception No. 461228. Tract II: Tract C, Category 1-Project No. 81-61, according to the plat thereof filed for record Sept					
			Value \$ 617,500.00				44,000.00	0.00
Sheet <u>1</u> of <u>1</u> continuation sheets atta Schedule of Creditors Holding Secured Claims		d to) (Total of t	Subt his		-	311,080.23	0.00
-			(Report on Summary of So		'ota lule		645,427.71	4,939.61

Software Copyright (c) 1996-2010 - Best Case Solutions - Evanston, IL - www.bestcase.com

B6E (Official Form 6E) (4/10)

In re

Naomi E. Riess

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

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," "U," "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

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

In re

Naomi E. Riess

Case No._____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

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	Hu H W J C	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		QU	S P U T F	AMOUNT OF CLAIM
Account No. 331			6/2009 Legal Services	T	DATED		
Amy N. Huff, LLC 22 Stevens Creek Circle Durango, CO 81301		-					
Account No.			2009				1,050.00
Chris Caldwell PO Box 912 Dove Creek, CO 81324		-	Services				
Account No. xxxx-xxxx-6338 Citi Bank PO Box 6000 The Lakes, NV 89163		-	Various Charges				602.50
							12,150.14
Account No. PRA Receivables Management, LLC Portfolio Recovery Assoc LLC PO Box 41067 Norfolk, VA 23541			Representing: Citi Bank				Notice Only
continuation sheets attached		1	I (Total of	Sub f this			13,802.64

In re

Naomi E. Riess

Debtor

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

				<u> </u>	1		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxx-xxx-xxxx-0000	C O D E B T O R	Hi H J C	CONSIDERATION FOR CLAIM. IF CLAIM		UNLIQUIDAT	D I S P UT E D	AMOUNT OF CLAIM
			Services	L	E D		
Directory Plus PO Box 719 Durango, CO 81302		-					706.37
Account No. 0965			Various Charges	+			/00.37
Discover Card PO Box 6103 Carol Stream, IL 60197-6103		-	Charges				
							9,750.03
Account No.				1		T	
Discover Bank DFS Services LLC(BK) PO Box 3025 New Albany, OH 43054-3025			Representing: Discover Card				Notice Only
Account No. xx2402		+	2008	+			
Durango Cancer Center, PC PO Box 15000 Durango, CO 81302-8901		-	Medical Bill				
				\perp			132.00
Account No. xxxxxx xxxx-REIS, xxxONIO Durango Orthopedic Assoc. PC 1 Mercado St. Suite 202 Durango, CO 81301-7307		-	2008 Medical Bill				
							188.19
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule	e of			Sub	tota	ıl	10.776.59

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No._____

10,776.59

In re

Naomi E. Riess

Debtor

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

		1					1 1
CREDITOR'S NAME,	C O D E B T O R		Isband, Wife, Joint, or Community		U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE,	E	н w	DATE CLAIM WAS INCURRED AND	N		I S P U T	
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N		T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.		D	IF	
Account No. xxxxx8114		\vdash	2009		D A T E D		
	1		Services	L	D		
La Plata Electric Assoc.							
PO Box 2750		-					
Durango, CO 81302-2750							
							Unknown
Account No. xx0703	┢	╞	2009	+	+		
	1		Dental Bill				
Mark F. Ugai, PC	1						
835 E. 2nd Ave.		-					
Durango, CO 81301							
							1,413.00
Account No. xxxxx6488		[2009				
	1		Medical Bills				
Mercy Regional Medical Center	1						
PO Box 31001-1219		-					
Pasadena, CA 91110-1219	1						
	1						4.000.00
							4,362.69
Account No. xx9818			2009				
	1		Propane Purchaseq				
Mesa Propane, inc.							
13665 Highway 550	1	[-					
Durango, CO 81303	1						
							4 745 70
							1,745.70
Account No. xxxxxxxxxxxx7520			Various				
	1		Charges				
Payment Processing Center	1						
PO Box 54770	1	-					
Los Angeles, CA 90054-0770	1						
							5,430.24
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of	-			Sut	otot	al	40.054.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	ра	ge)	12,951.63
- · · ·			x		-		L

Case No._____

In re

Naomi E. Riess

Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L I Q U	D I S P U T E D	AMOUNT OF CLAIM
Account No. American General Finance Srvc Ashley Furniture 7520 PO Box 3121 Evansville, IN 47731			Representing: Payment Processing Center		ED		Notice Only
Account No. xx xx6 481 Prudential PO Box 856138 Louisville, KY 40285		-	Loan				
Account No. xx xx3 846			Loan				8,008.34
Prudential PO Box 856138 Louisville, KY 40285		-					13,432.85
Account No. xxxxx2791 Southwest ER Physicians PO Box 17752 Denver, CO 80217-0752		-	medical				189.00
Account No. xxxx-RIES Tobin Moving and Storage 3A Summit Industrial Park Peabody, MA 01960		-	2009 Storage				6,000.00
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub this			27,630.19

Case No._____

In re

Naomi E. Riess

Debtor

Case No._____

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

					1	1-	. 1
CREDITOR'S NAME,	0		sband, Wife, Joint, or Community		N		,
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UNLIQUIDATED	S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx9001			Real estate first mortgage which was	Т	E		
Vectra Bank Colorado, NA Special Assets Dept 1650 S Colorado Blvd 3rd Floor Depuor CO 20222		-	transferred to Palmer Pipe & Construction, LLC		D	×	(
Denver, CO 80222							10,500.00
Account No. xxxx-xxxx-4535			Various				
Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086		-	Charges				
							14,318.80
Account No.	┢				╈	+	
Wells Fargo Bank NA c/o Wells Fargo Card Serv Recovery Dept (BK) PO Box 9210 Des Moines, IA 50306			Representing: Wells Fargo Card Services				Notice Only
Account No.							
Account No.							
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	4	I	(Total of	Sub this			24,818.80
			(Report on Summary of S		Tot dul		89,979.85

B6G (Official Form 6G) (12/07)

In re

0

.

Naomi E. Riess

Debtor

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).

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.

Case No.

B6H (Official Form 6H) (12/07)

In re

.

Naomi E. Riess

Case No.

Debtor

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

Case:10-29465-MER Doc#:1 Filed:07/31/10 Entered:07/31/10 13:12:43 Page36 of 45

B6I	(Official	Form	6I) (12/07)	
-----	-----------	------	-------------	--

In re Naomi E. Riess

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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:	F DEBTOR AND SI	POUSE			
Cincela	RELATIONSHIP(S):	AGE(S):			
Single	son	10			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer Se	If Employed				
How long employed					
Address of Employer					
INCOME: (Estimate of average or pro	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securit	v	\$	0.00	\$	N/A
b. Insurance	5	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	0.00	\$	N/A
7. Regular income from operation of h	usiness or profession or farm (Attach detailed staten	nent) \$	2,450.00	\$	N/A
8. Income from real property		*	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or support p dependents listed above	payments payable to the debtor for the debtor's use of	or that of \$	2,100.00	\$	N/A
11. Social security or government assis	tance	_			
(Specify):		\$	0.00	\$	N/A
		\$	0.00	<u></u>	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income (Specify):		\$	0.00	\$	N/A
(Speeny).		\$	0.00	\$	N/A
			4 550 00	¢	N/A
14. SUBTOTAL OF LINES 7 THROU	15	*	4,550.00	\$	
15. AVERAGE MONTHLY INCOME	(Add amounts shown on lines 6 and 14)	\$	4,550.00	\$	N/A
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line 1	5)	\$	4,550	.00

(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:

Case:10-29465-MER Doc#:1 Filed:07/31/10 Entered:07/31/10 13:12:43 Page37 of 45

B6J (Official Form 6J) (12/07)

In re Naomi E. Riess

Debtor(s)

Case No.

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."

a. Are real estate inductor? 1 cs NO _X b. Is property insurance included? Yes No _X 2. Utilities: a. Electricity and heating fuel \$S b. Water and sever \$S c. Telephone d. Other See Detailed Expense Attachment \$S 3. Home maintenance (repairs and upkeep) \$S 0.00 4. Food \$S 0.000 5. Clothing \$S 0.000 6. Laundry and dry cleaning \$S 0.000 7. Medical and dental expenses \$S 0.000 8. Transportation (not including car payments) \$S 0.000 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$S 0.000 10. Charitable contributions \$S 0.000 \$S 11. Insurance (not deducted from wages or included in home mortgage payments) \$S 0.000 12. Taxes (not deducted from wages or included in home mortgage payments) \$S 0.000 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$	1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No X	\$0.00
2. Utilities: a. Electricity and heating fuel \$ b. Water and sewer c. Telephone d. Other See Detailed Expense Attachment flow maintenance (repairs and upkeep) flow maintenance (repairs and upkeup) flow maintenance (repairs and upkeup)<td></td><td></td>		
b. Water and sewer c. Telephone d. Other <u>See Detailed Expense Attachment</u> 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto c. Health d. Auto c. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other <u>See Detailed Expense Attachment</u> 18. AVERAGE MONTHLLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLLY NET INCOME		¢ 380.00
c. Telephone \$ 260.00 d. Other See Detailed Expense Attachment \$ 136.99 3. Home maintenance (repairs and upkeep) \$ 0.00 \$ 500.00 4. Food \$ 0.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ 500.00 \$ \$ 500.00 \$ \$ 500.00 \$ \$ 500.00 \$ \$ 500.00 \$		•
d. Other See Detailed Expense Attachment \$ 136.99 3. Home maintenance (repairs and upkcep) \$ 0.00 4. Food \$ 500.00 5. Clothing \$ 0.00 6. Laundry and dry cleaning \$ 0.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ \$ 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ \$ 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ \$ a. Homeowner's or renter's \$ \$ \$ b. Life \$ \$ \$ \$ c. Health \$ \$ \$ \$ \$ gepcify)		τ
3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 500.00 5. Clothing \$ 100.00 6. Laundry and dry cleaning \$ 0.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 200.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 200.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 200.00 a. Homeowner's or renter's \$ 285.00 c. Health \$ 0.00 d. Auto \$ 0.00 c. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify) . \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 a. Auto \$ 0.00 \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 \$ 0.00		+
4. Food \$ 500.00 5. Clothing \$ 100.00 6. Laundry and dry cleaning \$ 0.00 7. Medical and dental expenses \$ 50.00 8. Transportation (not including car payments) \$ 200.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 3 a. Homeowner's or renter's \$ 285.00 b. Life \$ 285.00 c. Health \$ 101.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ \$ (Specify)		
5. Clohing \$ 100.00 6. Laundry and dry cleaning \$ 0.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 200.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 a. Homeowner's or renter's \$ 285.00 b. Life \$ 285.00 c. Health \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify)		
6. Laundry and dry cleaning \$ 0.00 7. Medical and dental expenses \$ 50.00 8. Transportation (not including car payments) \$ 200.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 321.00 a. Homeowner's or renter's \$ 285.00 b. Life \$ 285.00 c. Health \$ 101.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ \$ g. (Specify)		τ
7. Medical and dental expenses \$ <		τ
8. Transportation (not including car payments) \$ 200.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 0.000 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.000 a. Homeowner's or renter's \$ 321.00 b. Life \$ 285.00 c. Health \$ 101.00 d. Auto \$ 0.000 e. Other . . (Specify) . . . 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 749.60 14. Altimony, maintenance, and support paid to others \$ 0.000 15. Payments for support of additional dependents not living at your home \$ 0.000 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.000 17. Other See Detailed Expense Attachment \$ 0.000 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.) \$ 3,558.76 <t< td=""><td></td><td>•</td></t<>		•
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's \$ b. Life \$ c. Health \$ d. Auto \$ e. Other \$ (Specify) 0.00 \$ 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ a. Auto \$ b. Other GE Money Bank Polaris \$ 0.00 \$ \$ \$ 0.00 \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 \$ \$ 0.00 <t< td=""><td></td><td>•</td></t<>		•
10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 321.00 a. Homeowner's or renter's \$ 225.00 b. Life \$ 225.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other		τ
11. Insurance (not deducted from wages or included in home mortgage payments) 3. Homeowner's or renter's \$ 321.00 a. Homeowner's or renter's \$ 285.00 b. Life \$ 285.00 c. Health \$ 101.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 749.60 a. Auto \$ 220.17 b. Other GE Money Bank Polaris \$ 0.00 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 3,558.76 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.) \$ 3,558.76 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
a. Homeowner's or renter's \$ 321.00 b. Life \$ 285.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 749.60 a. Auto \$ 220.17 b. Other GE Money Bank Polaris \$ 0.00 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 155.00 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.) \$ 3,558.76 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		Ψ
b. Life \$ 285.00 c. Health d. Auto e. Other f. Chealth d. Auto f. Other f. Chealth f. Auto f. Other f. Chealth f. Auto f. Other f. Chealth f. Auto f. Chealth f. C		\$ 321.00
c. Health \$ 101.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify)		+
d. Auto \$ 0.00 e. Other . Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify) . \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 a. Auto b. Other GE Money Bank Polaris \$ 749.60 c. Other . GE Money Bank Polaris \$ 220.17 c. Other 14. Alimony, maintenance, and support paid to others \$ 0.00 \$. 15. Payments for support of additional dependents not living at your home \$ 0.00 \$. 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 17. Other See Detailed Expense Attachment \$.		
e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 a. Auto 6 6 220.17 b. Other 6 220.17 \$ c. Other 0.00 \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 0.00 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.) \$ 3,558.76 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		•
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 a. Auto b. Other GE Money Bank Polaris \$ 220.17 c. Other . Other GE Money Bank Polaris \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 \$ \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 \$ \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 \$ \$ 0.00 17. Other See Detailed Expense Attachment \$ 155.00 \$ \$ 3,558.76 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.) \$ 3,558.76 \$ 3,558.76 20. STATEMENT OF MONTHLY NET INCOME 20. STATEMENT OF MONTHLY NET INCOME \$ 3,558.76 \$ 3,558.76		+
(Specify)\$0.0013. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)\$749.60a. Auto b. OtherGE Money Bank Polaris c. Other\$220.17c. Other\$0.0014. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other\$0.0018. 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.)\$3,558.7619. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:\$3,558.7620. STATEMENT OF MONTHLY NET INCOME\$\$3,558.76	12 Taxos (not deducted from wages or included in home mortgage neumonts)	Φ
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other GE Money Bank Polaris c. Other \$ 14. Alimony, maintenance, and support paid to others \$ 220.17 \$ 15. Payments for support of additional dependents not living at your home \$ 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 17. Other See Detailed Expense Attachment \$ 0.00	$(\mathbf{C}_{\mathbf{r}}, \mathbf{C}_{\mathbf{r}}, \mathbf{C}_{\mathbf{r}})$	۵۵۵ ک
plan) a. Auto \$ 749.60 b. Other GE Money Bank Polaris \$ 220.17 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 155.00 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.) \$ 3,558.76 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	(Specify)	\$
a. Auto b. Other GE Money Bank Polaris \$ 749.60 b. Other GE Money Bank Polaris \$ 220.17 c. Other		
b. Other GE Money Bank Polaris \$ 220.17 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 0.00 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.) \$ 3,558.76 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 \$		¢ 749.60
c. Other\$0.0014. Alimony, maintenance, and support paid to others\$0.0015. Payments for support of additional dependents not living at your home\$0.0016. Regular expenses from operation of business, profession, or farm (attach detailed statement)\$0.0017. OtherSee Detailed Expense Attachment\$0.0018. 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.)\$3,558.7619. 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\$		ф
14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 0.00 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.) \$ 3,558.76 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 \$ 3		
15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 0.00 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.) \$ 3,558.76 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 \$		·
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expense Attachment \$ 155.00 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.) \$ 3,558.76 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	14. Alimony, maintenance, and support paid to others	
17. Other See Detailed Expense Attachment \$ 155.00 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.) \$ 3,558.76 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 \$		+
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.) \$ 3,558.76 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		
 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 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 	17. Other See Detailed Expense Attachment	\$
 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 		\$3,558.76
	19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	
a. Average monthly income from Line 15 of Schedule I \$ 4,550.00	20. STATEMENT OF MONTHLY NET INCOME	-
	a. Average monthly income from Line 15 of Schedule I	\$ 4,550.00

a.	Average monthly income from Line 15 of Schedule I \$	\$ 4,550.00
b.	Average monthly expenses from Line 18 above \$	\$ 3,558.76
c.	Monthly net income (a. minus b.) \$	\$ 991.24

B6J (Official Form 6J) (12/07) In re Naomi E. Riess

Debtor(s)

Case No.

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

Other Utility Expenditures:

Internet	\$ 59.99
Dish Network	\$ 77.00
Total Other Utility Expenditures	\$ 136.99

Other Expenditures:

animal feed	\$ 50
irrigation shares	\$ 30
irrigation electric	\$ 20
farm repairs & maintenace	\$ 25
Busn Proportions & subscriptions	\$ 10
Busn postage, copies & office supplies	\$ 20
Total Other Expenditures	\$ 155.

Case:10-29465-MER Doc#:1 Filed:07/31/10 Entered:07/31/10 13:12:43 Page39 of 45

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court District of Colorado

Naomi E. Riess In re

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 **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 30, 2010

Signature

/s/ Naomi E. Riess Naomi E. Riess 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.

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 COLORADO 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 <u>before</u> 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.

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

Form B 201A, Notice to Consumer Debtor(s)

Page 2

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 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.

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.

Case:10-29465-MER Doc#:1 Filed:07/31/10 Entered:07/31/10 13:12:43 Page42 of 45

B 201B (Form 201B) (12/09)

United States Bankruptcy Court District of Colorado

In re Naomi E. Riess

Debtor(s)

11

July 30, 2010

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.

X /s/ Naomi E. Riess

Naomi E. Riess

Printed Name(s) of Debtor(s)

Case No. (if known)

Signature of Debtor	Date

Signature of Joint Debtor (if any) 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 Colorado

In re Naomi E. Riess

Debtor(s)

Case No. Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: July 30, 2010

/s/ Naomi E. Riess

Naomi E. Riess Signature of Debtor B22B (Official Form 22B) (Chapter 11) (01/08)

In re Naomi E. Riess

Case Number:

(If known)

Debtor(s)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATIO	N	OF CURREN	ΓМ	ONTHLY INC	OM	E		
	Marital/filing status. Check the box that applies an	ıd c	omplete the balanc	e of t	his part of this state	ement	as directed.		
1	a. Unmarried. Complete only Column A ("Del	bto	r's Income'') for I	lines	2-10.				
-	b. D Married, not filing jointly. Complete only co	olur	nn A (''Debtor's I	ncom	e") for Lines 2-10.	•			
	c. D Married, filing jointly. Complete both Colum	mn	A ("Debtor's Inco	ome'') and Column B ("	Spou	se's Income'')	for Li	ines 2-10.
	All figures must reflect average monthly income rec						Column A	(Column B
	calendar months prior to filing the bankruptcy case,						Debtor's		Spouse's
	the filing. If the amount of monthly income varied of six-month total by six, and enter the result on the ap			, you	must divide the		Income		Income
2	Gross wages, salary, tips, bonuses, overtime, com	-	-			\$	2,000.00	\$	
	Net income from the operation of a business, prof			ract I	ine h from Line a	Ŷ	_,	Ŷ	
	and enter the difference in the appropriate column(s								
	profession or farm, enter aggregate numbers and pro-								
3	number less than zero.								
			Debtor		Spouse				
	*	\$ \$	0.00						
	<u> </u>		otract Line b from 1		9	\$	0.00	\$	
	Net Rental and other real property income. Subtr					Ψ	0.00	φ	
	difference in the appropriate column(s) of Line 4. I								
4			Debtor		Spouse				
4	a. Gross receipts	\$	0.00	\$					
	b. Ordinary and necessary operating expenses	\$	0.00						
	c. Rent and other real property income	Su	btract Line b from	Line	a	\$	0.00	\$	
5	Interest, dividends, and royalties.				\$	0.00	\$		
6	Pension and retirement income.					\$	0.00	\$	
	Any amounts paid by another person or entity, or								
7	expenses of the debtor or the debtor's dependents, including child support paid for that								
	purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.					\$	2,100.00	\$	
	Unemployment compensation. Enter the amount in	h th	e appropriate colur	nn(s)	of Line 8	Ŧ	_,	Ŧ	
	However, if you contend that unemployment compe								
8	benefit under the Social Security Act, do not list the		ount of such comp	pensa	tion in Column A				
0	or B, but instead state the amount in the space below	V:							
	Unemployment compensation claimed to	ድ	0.00 Sp		ħ				
	be a benefit under the Social Security Act Debtor		-			\$	0.00	\$	
	Income from all other sources. Specify source and								
	on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of								
	alimony or separate maintenance. Do not include any benefits received under the Social								
9	Security Act or payments received as a victim of a war crime, crime against humanity, or as a								
	victim of international or domestic terrorism.		-	-	-				
			Debtor		Spouse				
	a. farm	\$	450.00	-		¢	150.00	¢	
	b.	\$		\$		\$	450.00	\$	
	Subtotal of current monthly income. Add lines 2 t								

Case:10-29465-MER Doc#:1 Filed:07/31/10 Entered:07/31/10 13:12:43 Page45 of 45

B22B (Official Form 22B) (Chapter 11) (01/08)

11	Total current monthly income. If Column B has been com Line 10, Column B, and enter the total. If Column B has no from Line 10, Column A.	1 / ·		\$ 4,550.00
	Part II.	VERIFICATION		
	I declare under penalty of perjury that the information provemust sign.)	ided in this statement is t	rue and correct	t. (If this is a joint case, both debtors
12	Date: July 30, 2010	Signature:	/s/ Naomi E	. Riess
			Naomi E. R	liess
			([Debtor)