Case 09-41133-JDP Doc 1 Filed 07/30/09 Entered 07/30/09 18:43:31 Desc Main

| B1 (Official Form 1)(1/08) | DO | cument | Pa | geroi | 14 | | | |
|---|--|---|---|---|--|--|--|-------------------------------------|
| United S | States Bankı District of Ic | | Court | | | | Voluntary | Petition |
| Name of Debtor (if individual, enter Last, First, Middle): Morrison, Dustin R | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Morrison, Sonya | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | (inclu | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Sonya Kidd | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-0756 | yer I.D. (ITIN) No./0 | Complete EIN | (if mor | our digits o e than one, s | state all) | r Individual-T | Faxpayer I.D. (ITIN) N | No./Complete EIN |
| Street Address of Debtor (No. and Street, City, a 2751 Sonoma Pocatello, ID | nd State): | ZIP Code | 27 | Street Address of Joint Debtor (No. and Street, City, and State): 2751 Sonoma Pocatello, ID ZIP Code | | | | |
| | | 83201 | | (D)] | 6.4 | D: 10 | (D); | 83201 |
| County of Residence or of the Principal Place of Bannock | Business: | | | nnock | ence or of the | e Principal Pla | ace of Business: | |
| Mailing Address of Debtor (if different from stre | eet address): | | Mailir | ng Address | of Joint Deb | tor (if differer | nt from street address) | : |
| | | | | | | | | |
| | Г | ZIP Code | _ | | | | | ZIP Code |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | |
| Type of Debtor (Form of Organization) | | of Business | | | - | - | tcy Code Under White the test of t | ich |
| (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) | (Check box Debtor is a tax- under Title 26 of | eal Estate as 6 101 (51B) oker mpt Entity , if applicable) exempt organ of the United | nization | defined "incurr | er 9 er 11 er 12 er 13 are primarily cc d in 11 U.S.C. 5 red by an indiv | of Ch of Nature (Check onsumer debts, \$ 101(8) as idual primarily | busin | eeding Recognition |
| Filing Fee (Check on | Code (the Internet e box) | nal Revenue | <i>,</i> | a perso | | household purp | 1 | |
| 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 Debtor is if: Debtor's a to insiders all applica A plan is Acceptance | a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla | ness debtor as nusiness debto ncontingent li) are less than vith this petitic n were solicit | defined in 11 U.S.C. or as defined in 11 U.S. quidated debts (exclue \$2,190,000. | S.C. § 101(51D). ding debts owed |
| Statistical/Administrative Information ★★ Debtor estimates that funds will be available Debtor estimates that, after any exempt proputere will be no funds available for distribution | erty is excluded and | nsecured cred administrativ | itors. | es paid, | | THIS | SPACE IS FOR COURT | USE ONLY |
| 1- 50- 100- 200- 49 99 199 999 : | 1 ,000- 5,001- 5,000 10,000 | 10,001- | 25,001- 50,000 | □ 50,001- 100,000 | OVER 100,000 | | | |
| \$50,000 \$100,000 \$500,000 to \$1 | 51,000,001 \$10,000,001 to \$10 to \$50 million million | \$50,000,001 S to \$100 f |] 5100,000,001 o \$500 nillion | \$500,000,001 to \$1 billion | | | | |
| \$50,000 \$100,000 \$500,000 to \$1 | \$1,000,001 \$10,000,001 to \$10 to \$50 million million | \$50,000,001 5 to \$100 f |] 6100,000,001 o \$500 nillion | \$500,000,001 to \$1 billion | | | | |

Case 09-41133-JDP Doc 1 Filed 07/30/09 Entered 07/30/09 18:43:31 Desc Main

| B1 (Official For | rm 1)(1/08) Document | Page 2 of 14 | Page 2 | | |
|---|---|--|--|--|--|
| Voluntar | y Petition | Name of Debtor(s): Morrison, Dustin R | ů – | | |
| (This page mi | ist be completed and filed in every case) | Morrison, Sonya | | | |
| T (* | All Prior Bankruptcy Cases Filed Within Las | | | | |
| Location Where Filed: | - None - | Case Number: | Date Filed: | | |
| Location Where Filed: | | Case Number: | Date Filed: | | |
| | ending Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If | more than one, attach additional sheet) | | |
| Name of Deb | tor: | Case Number: | Date Filed: | | |
| - None - | | | | | |
| District: | | Relationship: | Judge: | | |
| | Exhibit A | (To be completed if debtor is a | Exhibit B an individual whose debts are primarily consumer debts.) | | |
| (To be comp forms 10K a pursuant to and is reque | oner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, I States Code, and have explained the relief available further certify that I delivered to the debtor the notice 2(b). | | | | |
| | A is attached and made a part of this petition. | X Signature of Attorney for | or Debtor(s) (Date) | | |
| | | | | | |
| ☐ Yes, and ■ No. | | nibit D | - | | |
| - | leted by every individual debtor. If a joint petition is filed, ea | | nd attach a separate Exhibit D.) | | |
| | D completed and signed by the debtor is attached and made | a part of this petition. | | | |
| If this is a jo | D also completed and signed by the joint debtor is attached a | and made a part of this petit | ion | | |
| | | | | | |
| | Information Regardin | - | | | |
| | (Check any ag Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for | al place of business, or prin | | | |
| | days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | | |
| | | | | | |
| | Certification by a Debtor Who Reside | | al Property | | |
| | (Check all app) Landlord has a judgment against the debtor for possession | | x checked, complete the following.) | | |
| | (Name of landlord that obtained judgment) | | | | |
| | | | | | |
| | (Address of landlard) | | | | |
| | (Address of landlord) Debtor claims that under applicable nonbankruptcy law, th | nere are circumstances unde | r which the debtor would be permitted to cure | | |
| | the entire monetary default that gave rise to the judgment Debtor has included in this petition the deposit with the co | for possession, after the judg | gment for possession was entered, and | | |
| _ | after the filing of the petition. | | | | |

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

| | /09 Entered 07/30/09 18:43:31 Desc Main |
|--|---|
| B1 (Official Form 1)(1/08) | Page 3 of 14 Page 3 |
| Voluntary Petition | Name of Debtor(s): |
| l · | Morrison, Dustin R |
| (This page must be completed and filed in every case) | Morrison, Sonya natures |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative |
| I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. |
| | X |
| X /s/ Dustin R Morrison Signature of Debtor Dustin R Morrison | X Signature of Foreign Representative |
| Signature of Debtor Dustin R Morrison | |
| X /s/ Sonya Morrison | Printed Name of Foreign Representative |
| Signature of Joint Debtor Sonya Morrison | |
| | Date |
| Telephone Number (If not represented by attorney) | Signature of Non-Attorney Bankruptcy Petition Preparer |
| July 30, 2009 | 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 compensation and have provided the debtor with a copy of this document |
| Signature of Attorney* | and the notices and information required under 11 U.S.C. §§ 110(b), |
| X /s/ Brent T. Robinson | 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 |
| Signature of Attorney for Debtor(s) | chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a |
| Brent T. Robinson 1932 | debtor or accepting any fee from the debtor, as required in that section. |
| Printed Name of Attorney for Debtor(s) | Official Form 19 is attached. |
| Robinson & Associates | |
| Firm Name | Printed Name and title, if any, of Bankruptcy Petition Preparer |
| 615 H Street P.O. Box 396 | |
| Rupert, ID 83350-0396 | 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 |
| Address | preparer.)(Required by 11 U.S.C. § 110.) |
| | |
| _(208) 436-4717 Fax: (208) 436-6804 | |
| Telephone Number | |
| July 30, 2009 | Address |
| 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 |
| | Signature of Bankruptcy Petition Preparer or officer, principal, responsible |
| I declare under penalty of perjury that the information provided in this | person, or partner whose Social Security number is provided above. |
| petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. | Names and Social-Security numbers of all other individuals who prepared or |
| The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. | assisted in preparing this document unless the bankruptcy petition preparer is not an individual: |
| X | |
| X | |
| - | If more than one person prepared this document, attach additional sheets |
| Printed Name of Authorized Individual | conforming to the appropriate official form for each person. |
| | A bankruptcy petition preparer's failure to comply with the provisions of |
| Title of Authorized Individual | 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. |
| | |
| Date | |

Case 09-41133-JDP Doc 1

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

United States Bankruptcy Court District of Idaho

In re **Sonya Morrison**

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 15 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 five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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

 \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/ Dustin R Morrison
Dustin R Morrison

Date: July 30, 2009

Case 09-41133-JDP Doc 1

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

United States Bankruptcy Court District of Idaho

In re **Sonya Morrison**

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 15 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 five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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

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

 \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/ Sonya Morrison Sonya Morrison

Date: July 30, 2009

UNITED STATES BANKRUPTCY COURT DISTRICT OF IDAHO

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

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

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

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

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

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

<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)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

Rupert, ID 83350-0396 (208) 436-4717

_ _ _

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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

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

<u>Chapter 11</u>: 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.

Certificate of Attorney

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

| Brent T. Robinson | X /s/ Brent T. Robinson | July 30, 2009 |
|--------------------------|-------------------------|---------------|
| Printed Name of Attorney | Signature of Attorney | Date |
| Address: | | |
| 615 H Street | | |
| P.O. Box 396 | | |

Certificate of Debtor

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

| Dustin R Morrison | | |
|------------------------------|------------------------------------|---------------|
| Sonya Morrison | X /s/ Dustin R Morrison | July 30, 2009 |
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |
| Case No. (if known) | X <u>/s/ Sonya Morrison</u> | July 30, 2009 |
| | Signature of Joint Debtor (if any) | Date |

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Idaho

| In re | Dustin R Morrison Sonya Morrison | | Case No. | |
|-------|-------------------------------------|-----------|----------|----|
| | | Debtor(s) | 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] |
| Bank of Idaho P.O. Box 1487 Idaho Falls, ID 83403-1487 | Bank of Idaho P.O. Box 1487 Idaho Falls, ID 83403-1487 | Personal Guarantys for American Dream Home Builders / Jefferson Enterprises 3.3m 850k 400k 450k | Contingent Unliquidated Disputed | 5,000,000.00 |
| Franklin Lumber 1951 Flandro Drive Pocatello, ID 83202 | Franklin Lumber 1951 Flandro Drive Pocatello, ID 83202 | Building Materials | | 3,500.00 |
| Citifinancial Retail Service PO Box 140489 Irving, TX 75014 | Citifinancial Retail Service PO Box 140489 Irving, TX 75014 | Misc. Business and Personal Expenses | | 3,356.93 |
| Discover Financial Services PO Box 15316 Wilmington, DE 19850 | Discover Financial Services PO Box 15316 Wilmington, DE 19850 | Misc. Personal and Business Expenses | | 2,669.00 |
| L C Insulation 606 North State Street Shelley, ID 83274 | L C Insulation 606 North State Street Shelley, ID 83274 | Building Materials | | 2,000.00 |
| Idaho State University 707 N 9th Ave Pocatello, ID 83201 | Idaho State University 707 N 9th Ave Pocatello, ID 83201 | CheckCreditOrLine OfCredit | | 482.00 |
| | | | | |
| | | | | |
| | | | | |

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B4 (Official Form 4) (12/07) - Cont. **Dustin R Morrison**

In re Sonya Morrison

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] |
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DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

We, Dustin R Morrison and Sonya Morrison, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date July 30, 2009

Signature /s/ Dustin R Morrison

Dustin R Morrison Debtor

Date July 30, 2009

/s/ Sonya Morrison Signature

Sonya Morrison

Joint Debtor

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

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United States Bankruptcy Court District of Idaho

Case No.

VERIFICATION OF CREDITOR MATRIX

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

Date: July 30, 2009

In re

Dustin R Morrison Sonya Morrison

> **Dustin R Morrison** Signature of Debtor

Date: July 30, 2009

/s/ Sonya Morrison Sonya Morrison Signature of Debtor

Best Case Bankruptcy

/s/ Dustin R Morrison

Debtor(s)

Chapter

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Bank of Commerce 590 Tyhee American Falls, ID 83211

Bank of Idaho P.O. Box 1487 Idaho Falls, ID 83403-1487

Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Citifinancial Retail Service PO Box 140489 Irving, TX 75014

Discover Financial Services PO Box 15316 Wilmington, DE 19850

Franklin Lumber 1951 Flandro Drive Pocatello, ID 83202

GMAC Mortgage PO Box 79135 Phoenix, AZ 85062-9135

Idaho State Tax Commission Bankruptcy Division P.O. Box 36 Boise, ID 83722-2302

Idaho State University 707 N 9th Ave Pocatello, ID 83201

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Internal Revenue Service Centralized Insolvency Dept P.O. Box 21126 Philadelphia, PA 19114-0326

Internal Revenue Service Special Procedures Function 550 West Fort St. MSC 041 Boise, ID 83724

L C Insulation 606 North State Street Shelley, ID 83274

Wells Fargo ATTN: Bankruptcy Dept PO Box 60510 Los Angeles, CA 90060

Wells Fargo Home Mortgage PO Box 54107 Los Angeles, CA 90054

Wells Fargo Home Mtg Attn: Bankruptcy Dept MAC-X 3476 Stateview Blvd. Fort Mill, SC 29715