

<b>United States Bankruptcy Court Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Van Elsen, James Norman		Name of Joint Debtor (Spouse) (Last, First, Middle): Van Elsen, Beth Ann
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Van Elsen Consulting, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2835		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2412
Street Address of Debtor (No. and Street, City, and State): 605 West Madison, #4609 Chicago, IL <div style="text-align: right;">ZIP Code 60661</div>		Street Address of Joint Debtor (No. and Street, City, and State): 3301 East Hart Avenue Des Moines, IA <div style="text-align: right;">ZIP Code 50320</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Polk
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$50 million <input type="checkbox"/> \$10,000,001 to \$100 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):                  Van Elsen, James Norman                  Van Elsen, Beth Ann</p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><input checked="" type="checkbox"/> <u>/s/ GINA B. KROL</u> <span style="float: right;"><u>April 14, 2008</u></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>                  GINA B. KROL 6187642</p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:  
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
Van Elsen, James Norman  
Van Elsen, Beth Ann

### Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ James Norman Van Elsen  
Signature of Debtor James Norman Van Elsen

/s/ Beth Ann Van Elsen  
Signature of Joint Debtor Beth Ann Van Elsen

Telephone Number (If not represented by attorney)

April 14, 2008  
Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

\_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

#### Signature of Attorney\*

/s/ GINA B. KROL  
Signature of Attorney for Debtor(s)

GINA B. KROL 6187642  
Printed Name of Attorney for Debtor(s)

Cohen & Krol  
Firm Name  
105 West Madison Street  
Suite 1100  
Chicago, IL 60602-4600

Address

312-368-0300 Fax: 312-368-4559

Telephone Number

April 14, 2008

Date

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

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

\_\_\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

#### Signature of Debtor (Corporation/Partnership)

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

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

\_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen

Debtor(s)

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

Chapter 11

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

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

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

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

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

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

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**



**United States Bankruptcy Court  
Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen

Debtor(s)

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

Chapter 11

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

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

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

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

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor:           /s/ Beth Ann Van Elsen            
Beth Ann Van Elsen

Date:   April 14, 2008

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Advanta P. O. Box 30715 Salt Lake City, UT 84130-0715	Advanta P. O. Box 30715 Salt Lake City, UT 84130-0715			23,462.00
American Express P. O. Box 981535 El Paso, TX 79998-1535	American Express P. O. Box 981535 El Paso, TX 79998-1535			22,241.00
American Express P. O. Box 981535 El Paso, TX 79998-1535	American Express P. O. Box 981535 El Paso, TX 79998-1535			12,021.00
Bank of America P. O. Box 15019 Wilmington, DE 19886-5019	Bank of America P. O. Box 15019 Wilmington, DE 19886-5019			11,271.00
Bank of America P. O. Box 15019 Wilmington, DE 19886-5019	Bank of America P. O. Box 15019 Wilmington, DE 19886-5019			31,914.00
Bradley D. Leonard 8640 Whispering Willow Court Orlando, FL 32835	Bradley D. Leonard 8640 Whispering Willow Court Orlando, FL 32835	Wages incurred more than 180 days before bankruptcy filing and before cessation of business		13,000.00
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285			8,678.00
Chase P. O. Box 36520 Louisville, KY 40233-6520	Chase P. O. Box 36520 Louisville, KY 40233-6520			17,318.00
Direct Capital 500 N. Michigan Avenue Suite 300 Chicago, IL 60611	Direct Capital 500 N. Michigan Avenue Suite 300 Chicago, IL 60611	Garnishments Van Elsen Consulting, Inc.		101,695.00
First Equity Card P.O. Box 84075 Columbus, GA 31901-4075	First Equity Card P.O. Box 84075 Columbus, GA 31901-4075			11,418.00



**B4 (Official Form 4) (12/07) - Cont.**  
 James Norman Van Elsen  
 In re Beth Ann Van Elsen

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

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Internal Revenue Service Mail Stop 5010 CHI 230 South Dearborn Street Chicago, IL 60604	Internal Revenue Service Mail Stop 5010 CHI 230 South Dearborn Street Chicago, IL 60604	Installment Agreement		240,241.00
Iowa Department of Revenue Hoover Bldg., Taxpayer Serv./4th Fl 1305 East Walnut Des Moines, IA 50319	Iowa Department of Revenue Hoover Bldg., Taxpayer Serv./4th Fl 1305 East Walnut Des Moines, IA 50319	Van Elsen Consulting, Inc.		35,000.00
Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125	Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125	Simple IRA Van Elsen Consulting, Inc.		20,250.00
Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125	Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125	Wages - Van Elsen Consulting, Inc.		12,500.00
MidWestOne Bank 700 Main Street, #100 Pella, IA 50219	MidWestOne Bank 700 Main Street, #100 Pella, IA 50219	Mortgage shortfall on land in Pella, IA		20,000.00
Nyemaster, Goode, West, Hansell & O'Brien 700 Walnut, Su9ite 1600 Des Moines, IA 50309-3899	Nyemaster, Goode, West, Hansell & O'Brien 700 Walnut, Su9ite 1600 Des Moines, IA 50309-3899	Attorney that prepared IPO		44,000.00
Priority Club P. O. Box 15218 Wilmington, DE 19850-5218	Priority Club P. O. Box 15218 Wilmington, DE 19850-5218			14,865.00
Sears P. O. Box 6921 The Lakes, NV 88901	Sears P. O. Box 6921 The Lakes, NV 88901			13,834.00
Tillinghast-Towers Perrin 1200 Riverplace Blvd. Suite 610 Jacksonville, FL 32207-1803	Tillinghast-Towers Perrin 1200 Riverplace Blvd. Suite 610 Jacksonville, FL 32207-1803			20,000.00
Wells Fargo P. O. Box 10335 New Providence, IA 50206	Wells Fargo P. O. Box 10335 New Providence, IA 50206			16,167.00

B4 (Official Form 4) (12/07) - Cont.  
James Norman Van Elsen  
In re Beth Ann Van Elsen

Debtor(s)

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

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

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

We, James Norman Van Elsen and Beth Ann Van Elsen, 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 April 14, 2008

Signature /s/ James Norman Van Elsen  
James Norman Van Elsen  
Debtor

Date April 14, 2008

Signature /s/ Beth Ann Van Elsen  
Beth Ann Van Elsen  
Joint Debtor

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

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re James Norman Van Elsen,  
Beth Ann Van Elsen

Debtors

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

Chapter 11

**SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	550,000.00		
B - Personal Property	Yes	4	58,379.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		561,640.79	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		307,991.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		484,286.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			13,840.37
J - Current Expenditures of Individual Debtor(s)	Yes	3			7,848.00
Total Number of Sheets of ALL Schedules		28			
Total Assets			608,379.00		
Total Liabilities				1,353,917.79	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re James Norman Van Elsen,  
Beth Ann Van Elsen

Debtors

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

Chapter 11

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	275,241.00
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	275,241.00

**State the following:**

Average Income (from Schedule I, Line 16)	13,840.37
Average Expenses (from Schedule J, Line 18)	7,848.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	22,560.45

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	7,882.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	306,441.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	1,550.00
4. Total from Schedule F	484,286.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	493,718.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

**SCHEDULE A - REAL PROPERTY**

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2407 Drenthe Laan Pella, IA 50219  In foreclosure. Debtor's to surrender property	Joint tenant	J	500,000.00	391,952.18
Colfax Drive-In State Street Colfax, IA 50054  In foreclosure. Debtors to Surrender Property		W	50,000.00	30,000.00

Sub-Total > 550,000.00 (Total of this page)

Total > 550,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

### SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash - Chicago	H	200.00
		Cash - Des Moines	W	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Harris Bank, Chicago (in Sarah's name)	H	1,539.00
		F&M Bank, Prairie City, IA (in Sarah's name)	W	2,278.00
		Chase Bank, Chicago, IL (Levied by Direct Capital)	H	2,100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Presidential Towers, Chicago, IL	H	350.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Chicago, IL Bedroom Set (queen), Livingroom Set, Desk, TV, Computer	J	600.00
		Des Moines, IA Bedroom Set (King), Bedroom Set (Full), Livingroom Set, Diningroom Set, Wicker Set, Computer, TV	J	800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books (1997 and earlier CD's	J	600.00
6. Wearing apparel.		Normal Wearing Apparel	J	600.00
7. Furs and jewelry.		Gents Opal Ring Ladies Wedding Ring Ladies Engagement Ring Ladies Jewelry Gents Jewelry	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
			Sub-Total >	10,167.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		American Family Life Insurance Company \$7,314.00 less loan	H	7,314.00
10. Annuities. Itemize and name each issuer.		Aviva Life Insurance Company	H	800.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		American Funds (Simple IRA)	W	4,743.00
		Pekin Life Insurance Company (IRA)	W	13,000.00
		Olliver Wyman 401(K)	H	4,378.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock Purchase Plan Oliver Wyman	H	729.00
		Prudential Stock	H	1,248.00
		Colfax Drive-in, Inc.	W	0.00
		Gazebo Software, Inc. d/b/a Van Elsen Consulting, Inc.	H	0.00
		Pella Consultants, Inc.	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > 32,212.00  
(Total of this page)

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

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevy Equinox Des Moines, IA (in Debtor's mother's name but Debtor drives vehicle exclusively and makes payments on vehicle exclusively)	J	16,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > 16,000.00  
(Total of this page)

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



In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	58,379.00

(Report also on Summary of Schedules)

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

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

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

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash - Chicago	735 ILCS 5/12-1001(b)	200.00	200.00
Cash - Des Moines	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Household Goods and Furnishings</u>			
Chicago, IL Bedroom Set (queen), Livingroom Set, Desk, TV, Computer	735 ILCS 5/12-1001(b)	600.00	600.00
Des Moines, IA Bedroom Set (King), Bedroom Set (Full), Livingroom Set, Diningroom Set, Wicker Set, Computer, TV	735 ILCS 5/12-1001(b)	800.00	800.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books (1997 and earlier CD's	735 ILCS 5/12-1001(a)	600.00	600.00
<u>Wearing Apparel</u>			
Normal Wearing Apparel	735 ILCS 5/12-1001(a)	600.00	600.00
<u>Furs and Jewelry</u>			
Gents Opal Ring Ladies Wedding Ring Ladies Engagement Ring Ladies Jewelry Gents Jewelry	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Interests in Insurance Policies</u>			
American Family Life Insurance Company \$7,314.00 less loan	215 ILCS 5/238	7,314.00	7,314.00
<u>Annuities</u>			
Aviva Life Insurance Company	735 ILCS 5/12-1001(b)	800.00	800.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
American Funds (Simple IRA)	735 ILCS 5/12-704	4,743.00	4,743.00
Pekin Life Insurance Company (IRA)	735 ILCS 5/12-704	13,000.00	13,000.00
Olliver Wyman 401(K)	735 ILCS 5/12-704	4,378.00	4,378.00
<u>Stock and Interests in Businesses</u>			
Stock Purchase Plan Oliver Wyman	735 ILCS 5/12-1001(b)	729.00	729.00
Prudential Stock	735 ILCS 5/12-1001(b)	1,248.00	1,248.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2006 Chevy Equinox Des Moines, IA (in Debtor's mother's name but Debtor drives vehicle exclusively and makes payments on vehicle exclusively)	735 ILCS 5/12-1001(c)	4,800.00	16,000.00

Total: 40,912.00 52,112.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No. 007911464147								
GMAC P. O. Box 380902 Bloomington, MN 55438-0902	J							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
		Automobile Loan						
		2006 Chevy Equinox Des Moines, IA (in Debtor's mother's name but Debtor drives vehicle exclusively and makes payments on vehicle exclusively)						
			Value \$	16,000.00			23,882.00	7,882.00
Account No.								
MidWestOne Bank 700 Main Street, #100 Pella, IA 50219	W							
		Mortgage on Store in Colfax						
		Colfax Drive-In State Street Colfax, IA 50054						
		In foreclosure. Debtors to Surrender Property						
			Value \$	50,000.00			30,000.00	0.00
Account No. 94194388								
Wells Fargo P. O. Box 10335 New Providence, IA 50206	J							
		First Mortgage on home in Pella, IA						
		2407 Drenthe Laan Pella, IA 50219						
		In foreclosure. Debtor's to surrender property						
			Value \$	500,000.00			391,952.18	0.00
Account No. 6794527								
Wells Fargo P. O. Box 10335 New Providence, IA 50206	J							
		Second Mortgage on home in Pella, IA						
			Value \$	500,000.00			115,806.61	0.00

0 continuation sheets attached

Subtotal  
(Total of this page) 561,640.79 7,882.00

Total  
(Report on Summary of Schedules) 561,640.79 7,882.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

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

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

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

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

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

**Domestic support obligations**

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

**Extensions of credit in an involuntary case**

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

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

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

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

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

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

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

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

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

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Wages, salaries, and commissions

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B R O R	H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
								AMOUNT ENTITLED TO PRIORITY	
Account No. 482-92-0160  Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125		H	Wages - Van Elsen Consulting, Inc.				12,500.00	1,550.00	
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal (Total of this page)							12,500.00	1,550.00	10,950.00

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Contributions to employee benefit plans

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B R O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 482-92-0160  Michael J. Staudacher 1076 Grimes Street Indianola, IA 50125		H	Simple IRA Van Elsen Consulting, Inc.				20,250.00	0.00  20,250.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							20,250.00	20,250.00

Sheet 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R H W J C R O	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 485-72-2835  Internal Revenue Service Mail Stop 5010 CHI 230 South Dearborn Street Chicago, IL 60604		H	Installment Agreement				240,241.00	0.00  240,241.00
Account No. 485-72-2835  Iowa Department of Revenue Hoover Bldg., Taxpayer Serv./4th Fl 1305 East Walnut Des Moines, IA 50319		H	Van Elsen Consulting, Inc.				35,000.00	0.00  35,000.00
Account No.								
Account No.								
Account No.								

Sheet 3 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	275,241.00	0.00 275,241.00
Total (Report on Summary of Schedules)	307,991.00	1,550.00 306,441.00



In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  ADT 6200 Thornton Avenue, #140 Des Moines, IA 50321-2400		J				1,500.00
Account No. 5475 8402 6717 9012  Advanta P. O. Box 30715 Salt Lake City, UT 84130-0715		J				23,462.00
Account No. 3717 319723 51002  American Express P. O. Box 981535 El Paso, TX 79998-1535		J				22,241.00
Account No. 3783 478545 52006  American Express P. O. Box 981535 El Paso, TX 79998-1535		J				12,021.00
Subtotal (Total of this page)						59,224.00

9 continuation sheets attached

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.  American Express P. O. Box 981535 El Paso, TX 79998-1535		J					2,994.00
Account No. 0249550  American Family Life Insurance Co. 6000 American Parkway Madison, WI 53783-0001		J					7,314.00
Account No. 4170 0801 3505 4672  Bank of America P.O. Box 15019 Wilmington, DE 19886-5019		J					6,543.00
Account No. 4870 4301 0020 7560  Bank of America P. O. Box 15019 Wilmington, DE 19886-5019		J					1,008.00
Account No. 4888 6031 0916 0192  Bank of America P. O. Box 15019 Wilmington, DE 19886-5019		J					11,271.00
Subtotal (Total of this page)							29,130.00

Sheet no. 1 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 6827 1040 238699  Bank of America P. O. Box 15019 Wilmington, DE 19886-5019	J						31,914.00	
Account No. 482-52-0462  Bradley D. Leonard 8640 Whispering Willow Court Orlando, FL 32835	H	Wages incurred more than 180 days before bankruptcy filing and before cessation of business					13,000.00	
Account No. 4300-2300XXXX-2810  Cabe;a's P. O. Box 82575 Lincoln, NE 68501-2575	J						7,847.00	
Account No. 4115 0725 2191 8576  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						785.00	
Account No. 4115 0724 7745 1861  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						200.00	
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	53,746.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. 4115 0725 4246 2000  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						570.00	
Account No. 4791 2417 8023 8197  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						8,203.00	
Account No. 4791 2423 6476 2743  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						1,263.00	
Account No. 5703 5722 3630 5559  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						1,212.00	
Account No. 5903 5922 5949 6517  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	J						3,654.00	
<p>Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p>							<p>Subtotal (Total of this page)</p>	14,902.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 8140  Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		J					8,678.00
Account No. 5187 4836 0006 7294  Chase P. O. Box 36520 Louisville, KY 40233-6520		J					17,318.00
Account No. 4266 8410 1968 9882  Chase P. O. Box 36520 Louisville, KY 40233-6520		J					6,103.00
Account No. 5082 2900 3473 3987  Citi US Serv. Center,Citi Inquiries 100 Citibank Drive San Antonio, TX 78245		J					6,325.00
Account No. 5424 1803 3638 1303  Citi US Serv. Center,Citi Inquiries 100 Citibank Drive San Antonio, TX 78245		J					2,306.00
<p style="text-align: right;">Subtotal (Total of this page)</p>							40,730.00

Sheet no. 4 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  Direct Capital 500 N. Michigan Avenue Suite 300 Chicago, IL 60611	J	Garnishments Van Elsen Consulting, Inc.				101,695.00
Account No. 6011 0077 5031 0509  Discover Card P.O. Box 30943 Salt Lake City, UT 84130-0943	J					3,946.00
Account No. 2903  Discover Card P.O. Box 30943 Salt Lake City, UT 84130-0943	J					7,629.00
Account No. 4988 8200 0091 6790  First Equity Card P.O. Box 84075 Columbus, GA 31901-4075	J					11,418.00
Account No.  JC Penney Customer Service C/O GEMB P. O. Box 981131 El Paso, TX 79998-1131	J					72.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	124,760.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 547-47-8387  Mark C. Rowley 8713 Urbandale Avenue Urbandale, IA 50322		H	Simple IRA Van Elsen Consulting, Inc. Incurred more than 180 days before bankruptcy filing and before cessation of business			6,603.00
Account No.  MidWestOne Bank 700 Main Street, #100 Pella, IA 50219		J	Mortgage shortfall on land in Pella, IA			20,000.00
Account No.  Moore, McKibben, Goodman, Lorenz & Ellefson P. O. Box 618 Marshalltown, IA 50158-0618		J	Personal Attorney			4,081.00
Account No.  Nyemaster, Goode, West, Hansell & O'Brien 700 Walnut, Suite 1600 Des Moines, IA 50309-3899		J	Attorney that prepared IPO			44,000.00
Account No. 4663 0900 0497 6297  Orchard Bank P. O. Box 88000 Baltimore, MD 21288-0001		J				173.00
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	74,857.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No. 5440 4550 3343 3130  Orchard Bank P. O. Box 88000 Baltimore, MD 21288-0001	J				658.00
Account No. 4513  PayPal Buyer Credit P. O. Box 981064 El Paso, TX 79998	J				1,078.00
Account No. 4417 1212 1854 3166  Priority Club P. O. Box 15218 Wilmington, DE 19850-5218	J				14,865.00
Account No. 2715Q90281299860  Sam's Clur P. O. Box 8149 Mason, OH 45040	J				3,937.00
Account No. 5121 0717 5926 2334  Sears P. O. Box 6921 The Lakes, NV 88901	J				13,834.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	34,372.00



In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4352 3750 3932 1163  Target Mail Stop 5C-F P. O. Box 673 Minneapolis, MN 55440	J					1,875.00
Account No. 492-60-3803  Terry W. Hilker 403 East Washington Colfax, IA 50054	H	Simple IRA Van Elsen Consulting, Inc. Incurred more than 180 days before bankruptcy filing and before cessation of business				4,800.00
Account No.  Tillinghast-Towers Perrin 1200 Riverplace Blvd. Suite 610 Jacksonville, FL 32207-1803	J					20,000.00
Account No.  Wellmark P. O. Box 9232 Des Moines, IA 50309-2565	J	Health Premium for May, 2007 Van Elsen Consulting, Inc.				1,196.00
Account No. 61319504  Wells Fargo P. O. Box 10335 New Providence, IA 50206	J					494.00
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	28,365.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 4071 1000 0436 4042  Wells Fargo P. O. Box 10335 New Providence, IA 50206	J					5,633.00	
Account No. 4425 1800 0127 5345  Wells Fargo P. O. Box 10335 New Providence, IA 50206	J					16,167.00	
Account No. 61608541  Wells Fargo P. O. Box 10335 New Providence, IA 50206	J					192.00	
Account No.  Wells Fargo P. O. Box 10335 New Providence, IA 50206	J					2,208.00	
Account No.  							
Sheet no. <u>9</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  Total (Report on Summary of Schedules)	24,200.00  484,286.00

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

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

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
GMAC P. O. Box 380902 Bloomington, MN 55438-0902	Car Lease - 2005 Chevy Impala Contract expires September 26, 2009

In re James Norman Van Elsen,  
Beth Ann Van Elsen

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

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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0  
\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors

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

In re James Norman Van Elsen  
Beth Ann Van Elsen Debtor(s) Case No. \_\_\_\_\_

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

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

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 19
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	Marsh & McLennan Companies	
How long employed		
Address of Employer		

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 22,569.45	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 22,569.45	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 6,929.82	\$ 0.00
b. Insurance	\$ 791.63	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): <u>401(k)</u>	\$ 677.08	\$ 0.00
<u>Life Insurance</u>	\$ 330.55	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 8,729.08	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 13,840.37	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 13,840.37	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 13,840.37	

(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:

In re James Norman Van Elsen  
Beth Ann Van Elsen 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."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,153.00</u>
a. Are real estate taxes included?	Yes <u>   </u> No <u>X</u>		
b. Is property insurance included?	Yes <u>   </u> No <u>X</u>		
2. Utilities:		\$	<u>50.00</u>
a. Electricity and heating fuel		\$	<u>25.00</u>
b. Water and sewer		\$	<u>107.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>25.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>300.00</u>
4. Food		\$	<u>20.00</u>
5. Clothing		\$	<u>30.00</u>
6. Laundry and dry cleaning		\$	<u>150.00</u>
7. Medical and dental expenses		\$	<u>130.00</u>
8. Transportation (not including car payments)		\$	<u>50.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>17.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>34.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>200.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>1,493.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>1,493.00</u>

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.) \$ 3,784.00

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

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>13,840.37</u>
b. Average monthly expenses from Line 18 above	\$	<u>7,848.00</u>
c. Monthly net income (a. minus b.)	\$	<u>5,992.37</u>

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

James Norman Van Elsen

In re Beth Ann Van Elsen

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

Debtor(s)

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

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,415.00</u>
a. Are real estate taxes included?	Yes <u>    </u> No <u>  X  </u>		
b. Is property insurance included?	Yes <u>  X  </u> No <u>    </u>		
2. Utilities:		\$	<u>250.00</u>
a. Electricity and heating fuel		\$	<u>75.00</u>
b. Water and sewer		\$	<u>75.00</u>
c. Telephone		\$	<u>108.00</u>
d. Other <u>Cellular telephone</u>		\$	<u>50.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>300.00</u>
4. Food		\$	<u>20.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>10.00</u>
7. Medical and dental expenses		\$	<u>800.00</u>
8. Transportation (not including car payments)		\$	<u>20.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>18.00</u>
10. Charitable contributions		\$	<u>65.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>289.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		\$	<u>519.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<b>4,064.00</b>
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:	_____		

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

In re James Norman Van Elsen  
Beth Ann Van Elsen

Debtor(s)

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

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

**Other Expenditures:**

After tax insurances	\$ 295.00
Stock purchase plan	\$ 208.00
Before tax insurance	\$ 365.00
401(K) contribution	\$ 625.00
<b>Total Other Expenditures</b>	<b>\$ 1,493.00</b>



**United States Bankruptcy Court  
Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen  
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 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 14, 2008

Signature /s/ James Norman Van Elsen  
James Norman Van Elsen  
Debtor

Date April 14, 2008

Signature /s/ Beth Ann Van Elsen  
Beth Ann Van Elsen  
Joint Debtor

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

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen

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
\$66,500.00	2008 - Oliver Wyman Actuarial Consulting Husband
\$161,866.00	2007 - Oliver Wyman Actuarial Consulting Husband
\$16,000.00	2007 - Pella Consulting Husband
\$59,476.00	2006 - Pella Consulting Husband

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

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

AMOUNT	SOURCE
\$15.00	2007 - Interest - Wife
\$18.00	2007 - Dividends - Husband
\$16,781.00	2007 - IRA Distribution Husband
\$15.00	206 - Dividends - Husband
\$12,128.00	2006 - Capital Gains - Husband

**3. Payments to creditors**

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

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor 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
See Attachment for Details		\$69,495.00	\$1,363,287.00

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 \$5,475. 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 creditor 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/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Case No. 08 L 50066 Direct Capital v. Van Elsen	Wage Garnishment	Circuit Court of Cook County	15% Garnish starting 3/15/08 Hearing 4/15/08

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Direct Capital 500 N. Michigan Avenue Suite 300 Chicago, IL 60611	February 21, 2008	\$1,562.50 (2 times month)
Direct Capital 500 N. Michigan Avenue Suite 300 Chicago, IL 60611	January, 2008	\$2,100.00 in Chase Bank

**5. Repossessions, foreclosures and returns**

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Wells Fargo P. O. Box 10335 New Providence, IA 50206	Spring, 2008	2407 Drenthe Laan (\$500,000)
MidWestOne Bank 700 Main Street, #100 Pella, IA 50219	Fall, 2007	Vacant land, Pella, IA (\$35,000)
MidWestOne Bank 700 Main Street, #100 Pella, IA 50219	Spring, 2008	Retail store, Colfax, IA (\$50,000)

**6. Assignments and receiverships**

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

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

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

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

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

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

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Cohen & Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	April 14, 2008	\$10,000.00 - Retainer 1,000.00 - Filing Fee
Jeffrey Javors	March 23, 2008	\$2,500.00
Hummingbird	April 14, 2008	\$49.00

**10. Other transfers**

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Rod & Heather Melsness  No Relationship	April 24, 2007	Vacant land in Colorado \$122,000

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
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**11. Closed financial accounts**

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

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

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

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

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

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

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

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

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

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

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

NAME
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**17. Environmental Information.**

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

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

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

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

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

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

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

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

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Gazebo Software, Inc.	42-1468365	2407 Drenthe Pella, IA 50219	Actuarial Consulting	5/1/95 - 12/31/06
Pella Consulting	56-2621041	2407 Drenthe Pella, IA 50219	Actuarial Consulting	1/17 - 4/30/07
Colfax Drive-In, Inc.	42-1450830	2407 Drenthe Pella, IA 50219	Retail Store	2/1/96 - Present

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.			
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Pella Consultants, Inc.	20-3906981	2407 Drenthe Pella, IA 50219	Start Up Company	Never began operations

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 DATES SERVICES RENDERED

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 DATES SERVICES RENDERED

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.

NAME ADDRESS

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

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
December 31, 2007	Beth Van Elsen	\$0.00
December 31, 2006	Diane Austin	\$48,685.00

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
December 31, 2007	Beth Van Elsen Des Moines, IA



DATE OF INVENTORY  
December 31, 2006

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS  
Diane Austin  
Colfax, IA

**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**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)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

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

Date April 14, 2008Signature /s/ James Norman Van Elsen  
James Norman Van Elsen  
DebtorDate April 14, 2008Signature /s/ Beth Ann Van Elsen  
Beth Ann Van Elsen  
Joint Debtor

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

<b>Attachment #1: 3a – Payments to Creditors</b>			
<b>Name &amp; Address of Creditor</b>	<b>Dates of Payments (October 16, 2007 – April 15, 2008)</b>	<b>Amount Paid</b>	<b>Amount Still Owed</b>
ADT 6200 Thornton Ave # 140 Des Moines, IA , 50321-2400 Account # Unknown	November 4, 2007 January 9, 2008	\$193 \$112	<b>\$1,500</b>
Advanta PO BOX 30715 Salt Lake City, UT 84130-0715 5475-8402-6717-9012	None	\$0	<b>\$23,462</b>
American Express P.O. Box 981535 El Paso, TX 79998-1535 3717-319723-51002 3783-478545-52006 3794-943938-83002 (Secured by Oliver Wyman)	None None November 9, 2007 December 10, 2007 December 12, 2007 January 18, 2008 February 11, 2008 March 10, 2008 April 13, 2008 None	\$0 \$0 \$3,000 \$1,629 \$1,700 \$7,125 \$196 \$300 \$10,000 \$0	<b>\$22,241</b> <b>\$12,021</b>         <b>\$0</b> <b>\$2,994</b>
Account # Unknown			
American Family Life Insurance Company 6000 American Parkway Madison, WI 53783-0001 0249550-7 (Secured by cash value)	None	\$0	<b>\$7314</b>
Bank of America PO Box 15019 Wilmington, DE 19886-5019 4170-0801-3505-4672 4870-4301-0020-7560 4888-6031-0916-0192 6827-1040-238699	None None February 27, 2008 None	\$0 \$0 \$194 \$0	<b>\$6,543</b> <b>\$1,008</b> <b>\$11,271</b> <b>\$31,914</b>

<b>Attachment #1: 3a – Payments to Creditors</b>			
<b>Name &amp; Address of Creditor</b>	<b>Dates of Payments (October 16, 2007 – April 15, 2008)</b>	<b>Amount Paid</b>	<b>Amount Still Owed</b>
Bradley D. Leonard 482-52-0462 Last know home address: 8640 Whispering Willow Ct. Orlando, FL 32835 Current business address: American Life Insurance Company AIG Star/Edison Actuarial One ALICO Plaza 600 King Street Wilmington, DE 19801 Wages	None	\$0	<b>\$13,000</b>
Cabela's PO Box 82575 Lincoln, NE 68501-2575 4300-2300-XXXX-2810	None	\$0	<b>\$7,847</b>
Capital One PO Box 30285 Salt Lake City, UT 84130-0289 4115-0724-7745-1861  4115-0725-2191-8576 4115-0725-4246-2000  4791-2417-8023-8197 4791-2423-6476-2743 5703-5722-3630-5559 5903-5922-5949-6517 XXXX-XXXX-XXXX-8140	October 30, 2007 November 27, 2007 December 12, 2007 December 27, 2007 January 9, 2008 February 11, 2008 None October 30, 2007 November 27, 2007 December 12, 2007 December 27, 2007 January 9, 2008 February 11, 2008 None None None November 27, 2007 None None	\$431 \$400 \$325 \$417 \$195 \$358 \$0 \$394 \$400 \$538 \$570 \$670 \$663 \$0 \$0 \$325 \$0 \$0	\$200 \$785 \$570 \$8,203 \$1,263 \$1,212 \$3,654 \$8,678
Chase PO Box 36520 Louisville, KY 40233-6520 4266-8410-1968-9882 5187-4836-0006-7294	None None	\$0 \$0	\$6,103 <b>\$17,318</b>



<b>Attachment #1: 3a – Payments to Creditors</b>			
<b>Name &amp; Address of Creditor</b>	<b>Dates of Payments (October 16, 2007 – April 15, 2008)</b>	<b>Amount Paid</b>	<b>Amount Still Owed</b>
HSBC PO Box 2013 Buffalo, NY 14240 5155-9700-0578-3275	October 31, 2007 December 3, 2007 January 28, 2008 February 27, 2008	\$307 \$194 \$165 \$280	\$0
Internal Revenue Service Cincinnati, OH 45999-0010 485-72-2835	December 1, 2007 December 15, 2007 January 1, 2008 January 15, 2008 February 28, 2008 March 6, 2008 March 15, 2008 April 2, 2008	\$2,000 \$2,000 \$2,000 \$2,000 \$4,000 \$2,000 \$2,000 \$2,000	\$240,241
Iowa Department of Revenue Hoover Building Taxpayer Services/4th Floor 1305 E. Walnut Des Moines, Iowa 50319 485-72-2835	None	\$0	\$35,000
J. C. Penney Customer Service C/O GEMB PO Box 981131 El Paso, TX 79998-1131 Account # Unknown	None	\$0	\$72
Mark C. Rowley 547-47-8387 8713 Urbandale Ave Urbandale, IA 50322 Simple IRA	None	\$0	\$6,603
Michael J. Staudacher 482-92-0160 1076 Grimes Street Indianola, IA 50125 Wages Simple IRA	None None	\$0 \$0	\$12,500 \$20,250
MidWestOne Bank 700 Main Street, Suite 100 Pella, IA 50219 Account # Unknown Account # Unknown	None None	\$0 \$0	\$30,000 \$20,000



<b>Attachment #1: 3a – Payments to Creditors</b>			
<b>Name &amp; Address of Creditor</b>	<b>Dates of Payments (October 16, 2007 – April 15, 2008)</b>	<b>Amount Paid</b>	<b>Amount Still Owed</b>
Priority Club PO Box 15218 Wilmington, DE 19850-5218 4417-1212-1854-3166	None	\$0	<b>\$14,865</b>
Sam's Club PO Box 8149 Mason, OH 45040 2715090281299860	October 29, 2007 November 21, 2007 December 20, 2007 January 23, 2008 February 11, 2008	\$400 \$400 \$500 \$500 \$700	<b>\$3,937</b>
Sears PO Box 6921 The Lakes, NV 88901 5121-0717-5926-2334	None	\$0	<b>\$13,834</b>
Target Mail Stop 5C-F PO Box 673 Minneapolis, MN 55440 4352-3750-3932-1163	None	\$0	<b>\$1,875</b>
Terry W. Hilker 492-60-3803 403 East Washington Colfax, IA 50054 Simple IRA	None	\$0	<b>\$4,800</b>
Tillinghast-Towers Perrin 1200 Riverplace Boulevard, Suite 610 Jacksonville, FL 32207-1803 Account # Unknown	None	\$0	<b>\$20,000</b>
Wellmark PO Box 9232 Des Moines, IA 50309-2565 Account # Unknown	None	\$0	<b>\$1,196</b>



**Attachment #1: 3a – Payments to Creditors**

<b>Name &amp; Address of Creditor</b>	<b>Dates of Payments (October 16, 2007 – April 15, 2008)</b>	<b>Amount Paid</b>	<b>Amount Still Owed</b>
Wells Fargo PO Box 10335 Des Moines, IA 50306-0335 6794527 61319504 94194388 4071-1000-0436-4042 4425-1800-0127-5345 61608541 Account # Unknown	None	\$0	\$115,807 \$494 \$391,952 \$5,633 \$16,167 \$192 \$2,208
<b>Totals</b>		<b>\$69,495</b>	<b>\$1,363,287</b>

United States Bankruptcy Court
Northern District of Illinois

In re James Norman Van Elsen
Beth Ann Van Elsen
Debtor(s)

Case No.
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

Table with 2 columns: Description and Amount. Rows include: For legal services, I have agreed to accept... \$ 10,000.00; Prior to the filing of this statement I have received... \$ 10,000.00; Balance Due... \$ 0.00

2. The source of the compensation paid to me was:

Debtor [checked] Other (specify): [unchecked]

3. The source of compensation to be paid to me is:

Debtor [checked] Other (specify): [unchecked]

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 14, 2008

/s/ GINA B. KROL
GINA B. KROL 6187642
Cohen & Krol
105 West Madison Street
Suite 1100
Chicago, IL 60602-4600
312-368-0300 Fax: 312-368-4559

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**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.

**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)**

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.

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

1. 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.

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.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

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

GINA B. KROL 6187642 _____ Printed Name of Attorney	X /s/ GINA B. KROL _____ Signature of Attorney	April 14, 2008 _____ Date
Address: 105 West Madison Street Suite 1100 Chicago, IL 60602-4600 312-368-0300		

**Certificate of Debtor**

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

James Norman Van Elsen Beth Ann Van Elsen _____ Printed Name of Debtor	X /s/ James Norman Van Elsen _____ Signature of Debtor	April 14, 2008 _____ Date
Case No. (if known) _____	X /s/ Beth Ann Van Elsen _____ Signature of Joint Debtor (if any)	April 14, 2008 _____ Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Norman Van Elsen  
Beth Ann Van Elsen Debtor(s) Case No. \_\_\_\_\_  
Chapter 11

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 58

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 14, 2008

/s/ James Norman Van Elsen  
James Norman Van Elsen  
Signature of Debtor

Date: April 14, 2008

/s/ Beth Ann Van Elsen  
Beth Ann Van Elsen  
Signature of Debtor

ADT  
6200 Thornton Avenue, #140  
Des Moines, IA 50321-2400

Advanta  
P. O. Box 30715  
Salt Lake City, UT 84130-0715

American Express  
P. O. Box 981535  
El Paso, TX 79998-1535

American Express  
P. O. Box 981535  
El Paso, TX 79998-1535

American Express  
P. O. Box 981535  
El Paso, TX 79998-1535

American Family Life Insurance Co.  
6000 American Parkway  
Madison, WI 53783-0001

Bank of America  
P.O. Box 15019  
Wilmington, DE 19886-5019

Bank of America  
P. O. Box 15019  
Wilmington, DE 19886-5019

Bank of America  
P. O. Box 15019  
Wilmington, DE 19886-5019

Bank of America  
P. O. Box 15019  
Wilmington, DE 19886-5019

Bradley D. Leonard  
8640 Whispering Willow Court  
Orlando, FL 32835

Bradley D. Leonard  
c/o AIG Star/Edison Actuarial  
One ALICO Plaza, 600 King St.  
Wilmington, DE 19801

Cabe;a's  
P. O. Box 82575  
Lincoln, NE 68501-2575

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

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P.O. Box 30285  
Salt Lake City, UT 84130-0285

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P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chase  
P. O. Box 36520  
Louisville, KY 40233-6520

Chase  
P. O. Box 36520  
Louisville, KY 40233-6520

Citi  
US Serv. Center, Citi Inquiries  
100 Citibank Drive  
San Antonio, TX 78245

Citi  
US Serv. Center, Citi Inquiries  
100 Citibank Drive  
San Antonio, TX 78245

Direct Capital  
500 N. Michigan Avenue  
Suite 300  
Chicago, IL 60611

Discover Card  
P.O. Box 30943  
Salt Lake City, UT 84130-0943

Discover Card  
P.O. Box 30943  
Salt Lake City, UT 84130-0943

First Equity Card  
P.O. Box 84075  
Columbus, GA 31901-4075

GMAC  
P. O. Box 380902  
Bloomington, MN 55438-0902

GMAC  
P. O. Box 380902  
Bloomington, MN 55438-0902

Internal Revenue Service  
Mail Stop 5010 CHI  
230 South Dearborn Street  
Chicago, IL 60604



Iowa Department of Revenue  
Hoover Bldg., Taxpayer Serv./4th Fl  
1305 East Walnut  
Des Moines, IA 50319

JC Penney  
Customer Service C/O GEMB  
P. O. Box 981131  
El Paso, TX 79998-1131

Mark C. Rowley  
8713 Urbandale Avenue  
Urbandale, IA 50322

Michael J. Staudacher  
1076 Grimes Street  
Indianola, IA 50125

Michael J. Staudacher  
1076 Grimes Street  
Indianola, IA 50125

MidWestOne Bank  
700 Main Street, #100  
Pella, IA 50219

MidWestOne Bank  
700 Main Street, #100  
Pella, IA 50219

Moore, McKibben, Goodman, Lorenz  
& Ellefson  
P. O. Box 618  
Marshalltown, IA 50158-0618

Nyemaster, Goode, West,  
Hansell & O'Brien  
700 Walnut, Suite 1600  
Des Moines, IA 50309-3899

Orchard Bank  
P. O. Box 88000  
Baltimore, MD 21288-0001

Orchard Bank  
P. O. Box 88000  
Baltimore, MD 21288-0001

PayPal Buyer Credit  
P. O. Box 981064  
El Paso, TX 79998

Priority Club  
P. O. Box 15218  
Wilmington, DE 19850-5218

Sam's Clur  
P. O. Box 8149  
Mason, OH 45040

Sears  
P. O. Box 6921  
The Lakes, NV 88901

Target  
Mail Stop 5C-F  
P. O. Box 673  
Minneapolis, MN 55440

Terry W. Hilker  
403 East Washington  
Colfax, IA 50054

Tillinghast-Towers Perrin  
1200 Riverplace Blvd.  
Suite 610  
Jacksonville, FL 32207-1803

Wellmark  
P. O. Box 9232  
Des Moines, IA 50309-2565

Wells Fargo  
P. O. Box 10335  
New Providence, IA 50206

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New Providence, IA 50206