

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Kepler, Howard Theodore</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5832</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>5320 Seaforth Lane Fort Wayne, IN</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>46835</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Allen</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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 checked="" 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 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 checked="" type="checkbox"/> Debts are primarily business debts.
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<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.	Check one box: <b>Chapter 11 Debtors</b> <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).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

**Estimated Assets**

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

**Estimated Liabilities**

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

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

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

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

**Kepler, Howard Theodore**

#### 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.

X Howard Theodore Kepler  
Signature of Debtor **Howard Theodore Kepler**

X \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

12-2-08  
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.

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

Printed Name of Foreign Representative

Date

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

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

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

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

Address

X \_\_\_\_\_

Date

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

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

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

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

##### Signature of Attorney\*

X Scot T. Skekloff  
Signature of Attorney for Debtor(s)

**Scot T. Skekloff 15849-02**  
Printed Name of Attorney for Debtor(s)

**Skekloff, Adelsperger & Kleven, LLP**  
Firm Name

**927 South Harrison Street**  
**Fort Wayne, IN 46802**

Address

Email: [www.sak-law.com](http://www.sak-law.com)

**260/407-7000 Fax: 260/407-7137**  
Telephone Number

12/2/08  
Date

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

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

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

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

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

Printed Name of Authorized Individual

Title of Authorized Individual

Date

United States Bankruptcy Court  
Northern District of Indiana

In re Howard Theodore Kepler

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.**

**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:

Howard Theodore Kepler  
Howard Theodore Kepler

Date:

12-2-08

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

In re Howard Theodore Kepler

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 Bank Corp Po Box 844 Spring House, PA 19477	Advanta Bank Corp Po Box 844 Spring House, PA 19477	ChargeAccount		6,303.00
Allen County Treasurer 1 East Main Street Room 100 Fort Wayne, IN 46802-1888	Allen County Treasurer 1 East Main Street Room 100 Fort Wayne, IN 46802-1888	Real estate taxes 3615 Lillie Street		2,101.72  (0.00 secured)
Bank of America Po Box 26012 Greensboro, NC 27420	Bank of America Po Box 26012 Greensboro, NC 27420	CreditCard		12,380.00
Bank One/Chase Po Box 24603 Columbus, OH 43219	Bank One/Chase Po Box 24603 Columbus, OH 43219	CheckCreditOrLine OfCredit		882.00
Burt, Blee, Dixon, Sutton, & Bloom, LLP 1000 Standard Federal Plaza P.O. Box 10810 Fort Wayne, IN 46854-0810	Burt, Blee, Dixon, Sutton, & Bloom, LLP 1000 Standard Federal Plaza P.O. Box 10810 Fort Wayne, IN 46854-0810	Legal Services		5,499.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	CreditCard		3,802.00
Capital One for First National Mortgage P.O. Box 5294 Carol Stream, IL 60197	Capital One for First National Mortgage P.O. Box 5294 Carol Stream, IL 60197	Credit card		1,492.00
Chase Attn: Home Equity Loan Servicing P.O. Box 24714 Columbus, OH 43224	Chase Attn: Home Equity Loan Servicing P.O. Box 24714 Columbus, OH 43224			868.00  (0.00 secured)
Citi P.O. Box 688908 Des Moines, IA 50368-8908	Citi P.O. Box 688908 Des Moines, IA 50368-8908	Credit card		3,262.00

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915</b>	<b>Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915</b>	<b>CreditCard</b>		<b>1,922.00</b>
<b>First Equity Card Group P.O. Box 23029 Columbus, GA 31902-3029</b>	<b>First Equity Card Group P.O. Box 23029 Columbus, GA 31902-3029</b>	<b>Credit Card</b>		<b>1,590.00</b>
<b>Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326</b>	<b>Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326</b>	<b>2004</b>	<b>Contingent</b>	<b>8,641.00</b>
<b>JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076</b>	<b>JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076</b>	<b>ChargeAccount</b>		<b>1,041.00</b>
<b>Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081</b>	<b>Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081</b>	<b>3615 Lillie, Fort Wayne, IN</b>		<b>14,761.00</b> <b>(500.00 secured)</b>
<b>Option One Mortgage Corporation P.O. Box 57054 Irvine, CA 92619-7054</b>	<b>Option One Mortgage Corporation P.O. Box 57054 Irvine, CA 92619-7054</b>	<b>3535 Plaza Drive, Fort Wayne, IN</b>		<b>29,319.50</b> <b>(8,000.00 secured)</b>
<b>Parkway / Office One.net 5660 St. Joe Road Fort Wayne, IN 46835</b>	<b>Parkway / Office One.net 5660 St. Joe Road Fort Wayne, IN 46835</b>	<b>Lien on 1993 Lincoln Continental</b>		<b>1,520.00</b> <b>(500.00 secured)</b>
<b>Sears/cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>Sears/cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>CreditCard</b>		<b>7,027.00</b>
<b>Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603</b>	<b>Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603</b>	<b>CreditCard</b>		<b>3,734.00</b>
<b>Washington Mutual Business PO BOX 660487 Dallas, TX 75266-0487</b>	<b>Washington Mutual Business PO BOX 660487 Dallas, TX 75266-0487</b>	<b>Credit card</b>		<b>2,464.00</b>
<b>Wells Fargo Bank Po Box 5445 Portland, OR 97228</b>	<b>Wells Fargo Bank Po Box 5445 Portland, OR 97228</b>	<b>CreditCard</b>		<b>5,934.00</b>

In re Howard Theodore Kepler  
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**

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

Date 12-2-08

Signature

Howard Theodore Kepler

**Howard Theodore Kepler**

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 Indiana**

In re Howard Theodore Kepler,  
 Debtor

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	137,500.00		
B - Personal Property	Yes	4	56,890.56		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		142,823.81	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		9,339.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		63,474.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,096.25
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,130.64
Total Number of Sheets of ALL Schedules		24			
Total Assets			194,390.56		
Total Liabilities				215,637.01	

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

In re Howard Theodore Kepler  
Debtor

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

**State the following:**

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

**State the following:**

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

In re Howard Theodore Kepler,  
Debtor

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

**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
5320 Seaforth Lane, Fort Wayne, IN	Tenants by the entireties	J	90,000.00	65,432.00
1123 Swinney, Fort Wayne, IN	Tenants by the entireties	J	30,000.00	28,821.59
3615 Lillie, Fort Wayne, IN	Fee simple	H	500.00	14,761.00
3535 Plaza Drive, Fort Wayne, IN	Tenants by the entireties	J	8,000.00	29,319.50
40 acres in Dryden, Ontario - 1/4th interest (Co-owned with Joan Kepler, Harley and Norma Nicklas) Unimproved real estate		J	9,000.00	0.00

Sub-Total > **137,500.00** (Total of this page)  
 Total > **137,500.00**  
 (Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Howard Theodore Kepler

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on person</b>	-	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Chase checking account - personal</b>	H	<b>1,500.00</b>
		<b>Chase checking account - real estate</b>	H	<b>575.00</b>
		<b>Chase checking account - rental</b>	H	<b>1,600.00</b>
		<b>Chase checking account - escrow</b>	H	<b>20.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Dining room set</b>	J	<b>500.00</b>
		<b>Living room furniture</b>	J	<b>120.00</b>
		<b>Kitchen table and chairs</b>	J	<b>100.00</b>
		<b>Family room furniture</b>	J	<b>175.00</b>
		<b>Refrigerator and range</b>	J	<b>400.00</b>
		<b>Washer &amp; dryer</b>	J	<b>50.00</b>
		<b>TV</b>	J	<b>20.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Bedroom set</b>	J	<b>200.00</b>
		<b>Books, pictures, records, CD's</b>	J	<b>170.00</b>
6. Wearing apparel.		<b>Clothing</b>	H	<b>200.00</b>
7. Furs and jewelry.	X			
			Sub-Total >	<b>5,730.00</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re Howard Theodore Kepler

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

Debtor

**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
8. Firearms and sports, photographic, and other hobby equipment.		<b>Digital camera used for business; shotgun; fishing rods and lures</b>	<b>H</b>	<b>150.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Jackson National Life Insurance Company (Debtor's wife is beneficiary; Value \$126,147.79; Loan \$78,543.23)</b>	<b>H</b>	<b>47,604.56</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Defined Benefit Plan - NIPSCO (\$635.30/month)</b>	<b>H</b>	<b>0.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Indiana Department of Revenue Refund 2007</b>	<b>J</b>	<b>1,436.00</b>
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.	<b>X</b>			

Sub-Total > **49,190.56**  
(Total of this page)

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

In re Howard Theodore Kepler,  
Debtor

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

**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
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Real Estate Brokers License</b>	<b>H</b>	<b>0.00</b>
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1993 Lincoln Continental</b>	<b>H</b>	<b>500.00</b>
26. Boats, motors, and accessories.		<b>Trolling Motor 12 lb thrust</b>	<b>H</b>	<b>20.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Computer, 2 desks, 3 tables</b>	<b>H</b>	<b>250.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
			Sub-Total >	<b>770.00</b>
			(Total of this page)	

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

In re Howard Theodore Kepler,  
Debtor

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

**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
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Trust account with Burt, Blee, Dixon, Sutton &amp; Bloom</b>	<b>J</b>	<b>1,200.00</b>

Sub-Total >	<b>1,200.00</b>
(Total of this page)	
Total >	<b>56,890.56</b>

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

(Report also on Summary of Schedules)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box) Check if debtor claims a homestead exemption that exceeds \$136,875.

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
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**Real Property**

5320 Seaforth Lane, Fort Wayne, IN	Ind. Code § 34-55-10-2(c)(1)	15,000.00	90,000.00
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**Checking, Savings, or Other Financial Accounts, Certificates of Deposit**

Chase checking account - personal	Ind. Code § 34-55-10-2(c)(3)	300.00	1,500.00
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**Household Goods and Furnishings**

Dining room set	Ind. Code § 34-55-10-2(c)(2)	500.00	500.00
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Living room furniture	Ind. Code § 34-55-10-2(c)(2)	120.00	120.00
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Kitchen table and chairs	Ind. Code § 34-55-10-2(c)(2)	100.00	100.00
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Family room furniture	Ind. Code § 34-55-10-2(c)(2)	175.00	175.00
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Refrigerator and range	Ind. Code § 34-55-10-2(c)(2)	400.00	400.00
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Washer & dryer	Ind. Code § 34-55-10-2(c)(2)	50.00	50.00
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TV	Ind. Code § 34-55-10-2(c)(2)	20.00	20.00
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Bedroom set	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
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**Books, Pictures and Other Art Objects; Collectibles**

Books, pictures, records, CD's	Ind. Code § 34-55-10-2(c)(2)	170.00	170.00
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**Wearing Apparel**

Clothing	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
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**Firearms and Sports, Photographic and Other Hobby Equipment**

Digital camera used for business; shotgun; fishing rods and lures	Ind. Code § 34-55-10-2(c)(2)	150.00	150.00
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**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Interests in Insurance Policies</u></b>			
<b>Jackson National Life Insurance Company (Debtor's wife is beneficiary; Value \$126,147.79; Loan \$78,543.23)</b>	<b>Ind. Code § 27-2-5-1 (b)</b>	<b>47,604.56</b>	<b>47,604.56</b>
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
<b>Defined Benefit Plan - NIPSCO (\$635.30/month)</b>	<b>Ind. Code § 34-55-10-2(c)(6)</b>	<b>Monthly Payment</b>	Monthly Payment
<b><u>Boats, Motors and Accessories</u></b>			
<b>Trolling Motor 12 lb thrust</b>	<b>Ind. Code § 34-55-10-2(c)(2)</b>	<b>20.00</b>	<b>20.00</b>
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
<b>Computer, 2 desks, 3 tables</b>	<b>Ind. Code § 34-55-10-2(c)(2)</b>	<b>250.00</b>	<b>250.00</b>
<b>Total:</b>		<b>65,259.56</b>	<b>141,459.56</b>

In re Howard Theodore Kepler  
Debtor

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

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No.  <b>Allen County Treasurer 1 East Main Street Room 100 Fort Wayne, IN 46802-1888</b>	-	<b>Real estate taxes 3615 Lillie Street</b>						<b>2,101.72</b>	<b>2,101.72</b>
Value \$		<b>0.00</b>							
Account No. xxxxxxxxxx0260  <b>Chase Attn: Home Equity Loan Servicing P.O. Box 24714 Columbus, OH 43224</b>	X J	<b>Line of credit</b>						<b>868.00</b>	<b>868.00</b>
Value \$		<b>0.00</b>							
Account No. xxxxx3791  <b>Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062</b>	X J	<b>Opened 4/01/07 Last Active 9/24/08 5320 Seaforth Lane, Fort Wayne, IN</b>						<b>65,432.00</b>	<b>0.00</b>
Value \$		<b>90,000.00</b>							
Account No.  <b>Home Servicing 5615 Corporate Blvd., Suite 400A Baton Rouge, LA 70808</b>	-	<b>Servicing agent for 3615 Lillie, Fort Wayne, IN Mortgage</b>						<b>0.00</b>	<b>0.00</b>
Value \$		<b>500.00</b>							
Subtotal (Total of this page)								<b>68,401.72</b>	<b>2,969.72</b>

1 continuation sheets attached

In re Howard Theodore Kepler  
Debtor

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>xxx9694</b>	H	<b>Opened 8/01/00 Last Active 10/15/07</b>							
<b>Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081</b>		<b>3615 Lillie, Fort Wayne, IN</b>							
		Value \$	<b>500.00</b>				<b>14,761.00</b>	<b>14,261.00</b>	
Account No.	X J	<b>Mortgage</b>							
<b>Ocwen Loan Servicing, LLC Attn: Customer Service P.O. Box 785057 Orlando, FL 32878</b>		<b>1123 Swinney, Fort Wayne, IN</b>							
		Value \$	<b>30,000.00</b>				<b>28,821.59</b>	<b>0.00</b>	
Account No.	-	<b>Mortgage</b>							
<b>Option One Mortgage Corporation P.O. Box 57054 Irvine, CA 92619-7054</b>		<b>3535 Plaza Drive, Fort Wayne, IN</b>							
		Value \$	<b>8,000.00</b>				<b>29,319.50</b>	<b>21,319.50</b>	
Account No.	-	<b>Lien on 1993 Lincoln Continental</b>							
<b>Parkway / Office One.net 5660 St. Joe Road Fort Wayne, IN 46835</b>									
		Value \$	<b>500.00</b>				<b>1,520.00</b>	<b>1,020.00</b>	
Account No.									
		Value \$							
Subtotal (Total of this page)								<b>74,422.09</b>	<b>36,600.50</b>
Total (Report on Summary of Schedules)								<b>142,823.81</b>	<b>39,570.22</b>

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

Total  
(Report on Summary of Schedules)

In re Howard Theodore Kepler

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

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

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

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

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

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

 **Domestic support obligations**

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

 **Extensions of credit in an involuntary case**

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

 **Wages, salaries, and commissions**

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

 **Contributions to employee benefit plans**

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

 **Certain farmers and fishermen**

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

 **Deposits by individuals**

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

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

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

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

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

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

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

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

1 continuation sheets attached

In re Howard Theodore Kepler  
Debtor

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

**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 B O R	H W J C	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	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				<b>2005</b>					
<b>Indiana Department of Revenue N203 Attn: Bankruptcy 100 N. Senate Ave. Indianapolis, IN 46204</b>		-						<b>698.00</b>	<b>0.00</b>
Account No.				<b>2004</b>					
<b>Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326</b>		-			<b>X</b>			<b>8,641.00</b>	<b>0.00</b>
Account No.									
Account No.									
Account No.									

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

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

<b>8,641.00</b>	
<b>9,339.00</b>	<b>698.00</b>
<b>8,641.00</b>	
<b>9,339.00</b>	<b>698.00</b>

In re Howard Theodore Kepler  
Debtor

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

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx7906  ABN AMRO Mortgage Group Po Box 79022 Ms322 St Louis, OH 63179			Opened 9/01/77 Last Active 11/01/00 FHARealEstateMortgage  - Notice purposes - reported creditor address			0.00
Account No. xxxxxxxxxxx0236  Advanta Bank Corp Po Box 844 Spring House, PA 19477			Opened 5/01/06 Last Active 1/31/08 ChargeAccount  -			6,303.00
Account No. xxxxxxxxx2705  American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063			Opened 11/01/00 Last Active 3/21/05 ConventionalRealEstateMortgage  - Notice purposes - reported creditor address			0.00
Account No. xxxxxxxxx9530  American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063			Opened 3/01/02 Last Active 10/15/07 ConventionalRealEstateMortgage  - Notice purposes - reported creditor address			Unknown
Subtotal (Total of this page)						6,303.00

8 continuation sheets attached

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. 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	
Account No. <b>xxxx-xxxx-xxxx-0919</b>  <b>Bank of America</b> <b>Po Box 26012</b> <b>Greensboro, NC 27420</b>		-	<b>Opened 12/01/03 Last Active 11/19/07</b> <b>CreditCard</b>				<b>12,380.00</b>	
Account No. <b>36</b>  <b>Bank Of America</b> <b>Nc4-105-03-14</b> <b>4161 Piedmont Pkwy</b> <b>Greensboro, NC 27420</b>		-	<b>Opened 11/01/06 Last Active 4/21/07</b> <b>CheckCreditOrLineOfCredit</b>  <b>Notice purposes - reported creditor address</b>				<b>0.00</b>	
Account No. <b>xxxxxxxx0260</b>  <b>Bank One/Chase</b> <b>Po Box 24603</b> <b>Columbus, OH 43219</b>		-	<b>Opened 2/01/74 Last Active 9/18/08</b> <b>CheckCreditOrLineOfCredit</b>				<b>882.00</b>	
Account No.  <b>Burt, Blee, Dixon, Sutton, &amp; Bloom,</b> <b>LLP</b> <b>1000 Standard Federal Plaza</b> <b>P.O. Box 10810</b> <b>Fort Wayne, IN 46854-0810</b>		-	<b>Legal Services</b>				<b>5,499.00</b>	
Account No. <b>xxxx-xxxx-xxxx-1122</b>  <b>Capital 1 Bank</b> <b>Attn: C/O TSYS Debt Management</b> <b>Po Box 5155</b> <b>Norcross, GA 30091</b>		-	<b>Opened 4/29/98 Last Active 2/02/08</b> <b>CreditCard</b>				<b>3,802.00</b>	
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>22,563.00</b>

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxx-xxx6337</b>  <b>Capital One Bank</b> <b>c/o RAB Inc.</b> <b>P.O. Box 34111</b> <b>Memphis, TN 38184-0111</b>	-						<b>1,553.97</b>
Account No. <b>xxxx-xxxx-xxxx-1247</b>  <b>Capital One for First National</b> <b>Mortgage</b> <b>P.O. Box 5294</b> <b>Carol Stream, IL 60197</b>	-		<b>Credit card</b>				<b>1,492.00</b>
Account No. <b>xxxxxxxx1055</b>  <b>Chase - Cc</b> <b>Attention: Bankruptcy Department</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>	-		<b>Opened 6/01/62 Last Active 10/01/08</b> <b>CreditCard</b>				<b>423.00</b>
Account No. <b>xxxxxxxx0365</b>  <b>Citi</b> <b>Attn: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64915</b>	-		<b>Opened 12/01/07 Last Active 2/04/08</b> <b>CreditCard</b>				<b>1,922.00</b>
Account No. <b>xxxx xxxx xxxx 9367</b>  <b>Citi</b> <b>P.O. Box 688908</b> <b>Des Moines, IA 50368-8908</b>	-		<b>12/07 - 02/98</b> <b>Credit card</b>				<b>3,262.00</b>
Subtotal (Total of this page)							<b>8,652.97</b>

Sheet no. 2 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims



In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxxx8178</b>  <b>Citibank Usa for Home Depot</b> <b>Attn.: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>							<b>679.00</b>
Account No. <b>xxxx2173</b>  <b>Credit Management</b> <b>4200 International Pwy</b> <b>Carrolton, TX 75007</b>							<b>239.00</b>
Account No. <b>xxxxxxxxx5120</b>  <b>Dsnb Macys</b> <b>Attn: Bankruptcy</b> <b>Po Box 8053</b> <b>Mason, OH 45040</b>							<b>0.00</b>
Account No. <b>xxxxxxxxx2820</b>  <b>Dsnb Macys</b> <b>Attn: Bankruptcy</b> <b>Po Box 8053</b> <b>Mason, OH 45040</b>							<b>0.00</b>
Account No. <b>xxxxx8667</b>  <b>Everhome Mortgage Co</b> <b>Attn: Bankruptcy</b> <b>8100 Nationsway</b> <b>Jacksonville, FL 32256</b>							<b>0.00</b>
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>918.00</b>

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	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. xxxxxxxxx3164  First Card/Chase USA Card Member Services Po Box 15298 Wilmington, DE 19850			Opened 6/01/62 Last Active 8/01/99 CreditCard  - Notice purposes - reported creditor address				Unknown	
Account No. xxxx-xxxx-xxxx-4901  First Equity Card Group P.O. Box 23029 Columbus, GA 31902-3029			9/07 - 10/07 Credit Card  -				1,590.00	
Account No. xxxxxxxxx6805  Fstntwdmortg 840 Stillwater Rd Bldg B West Sacramento, CA 95605			Opened 3/01/74 Last Active 3/01/99 VeteransAdministrationRealEstate Mortgage  - Notice purposes - reported creditor address				Unknown	
Account No.  GE Capital LVNV Funding LLC c/o Integrated Portfolio Mgmt. P.O. Box 3352 Glen Ellyn, IL 60138-3352			-				1,043.02	
Account No. xxxxxxxxxxxx0083  Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197			Opened 12/01/06 Last Active 1/18/08 CreditCard  -				718.00	
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>3,351.02</b>

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xx0299</b>  <b>JC Penney</b> <b>Attention: Bankruptcy Department</b> <b>Po Box 103106</b> <b>Roswell, GA 30076</b>	-		<b>Opened 9/01/05 Last Active 2/18/08</b> <b>ChargeAccount</b>				<b>1,041.00</b>
Account No. <b>xxxxxxxxxx4669C</b>  <b>Leasecomm</b> <b>950 Winter St</b> <b>Waltham, MA 02451</b>	-		<b>Opened 4/01/00 Last Active 4/01/07</b> <b>RentalAgreement</b>  <b>Notice purposes - reported creditor address</b>				<b>0.00</b>
Account No.  <b>MCI</b> <b>P.O. Box 4644</b> <b>Iowa City, IA 52244-4644</b>	-						<b>156.38</b>
Account No. <b>xxxx2623</b>  <b>NCO Financial Systems, Inc.</b> <b>P.O. Box 17196</b> <b>Baltimore, MD 21297</b>	-						<b>156.38</b>
Account No.  <b>Neighborhood Code Enforcement</b> <b>Attn: A/R</b> <b>303 E. Washington St</b> <b>Fort Wayne, IN 46802</b>	-		<b>Mowing</b>				<b>102.15</b>
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>1,455.91</b>

In re Howard Theodore Kepler,  
Debtor

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

**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						
Account No.  <b>Neighborhood Code Enforcement One Main St. Fort Wayne, IN 46802-1804</b>	<b>X</b> -			<b>Code Violation</b>				<b>50.00</b>	
Account No.  <b>Neighborhood Code Enforcement One Main St. Fort Wayne, IN 46802-1804</b>	<b>X</b> -			<b>Code Violation</b>				<b>75.00</b>	
Account No.  <b>Neighborhood Code Enforcement One Main St. Fort Wayne, IN 46802-1804</b>	<b>X</b> -			<b>Code Violation</b>				<b>100.00</b>	
Account No. <b>xxx8795</b>  <b>Providentbnk 4221 International Atlanta, GA 30354</b>				<b>Opened 8/01/00 Last Active 7/01/03 ConventionalRealEstateMortgage</b>  - <b>Notice purposes - reported creditor address</b>				<b>Unknown</b>	
Account No. <b>xxxxxxx5710</b>  <b>Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071</b>				<b>Opened 12/23/00 Last Active 7/21/04 ChargeAccount</b>  - <b>Notice purposes - reported creditor address</b>				<b>0.00</b>	
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								<b>Subtotal (Total of this page)</b>	<b>225.00</b>

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	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. xxxxxxxx2062  Sears/cbsd Po Box 6189 Sioux Falls, SD 57117	-		Opened 4/01/69 Last Active 2/05/08 CreditCard				7,027.00	
Account No. xxxxxxxxx3697  Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165	-		Opened 6/01/97 Last Active 4/10/07 ConventionalRealEstateMortgage  - Notice purposes - reported creditor address				0.00	
Account No.  The Home Depot c/o Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047	-						730.46	
Account No.  Verizon P.O. Box 4644 Iowa City, IA 52244-4644	-						115.84	
Account No. xxxxxx4999  Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603	-		Opened 1/01/05 Last Active 1/31/08 CreditCard				3,734.00	
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>11,607.30</b>

In re Howard Theodore Kepler,  
Debtor

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>xxxx-xxxx-xxxx-5747</b>  <b>Washington Mutual Business</b> <b>PO BOX 660487</b> <b>Dallas, TX 75266-0487</b>			<b>Credit card</b>				<b>2,464.00</b>
Account No. <b>xx3506</b>  <b>Waterfield Financial</b> <b>7500 W Jefferson Blvd</b> <b>Fort Wayne, IN 46804</b>		-	<b>Opened 7/01/78 Last Active 4/01/05</b> <b>FHARealEstateMortgage</b>  - <b>Notice purposes - reported creditor address</b>				<b>0.00</b>
Account No. <b>xxx6003</b>  <b>Waterfield Financial</b> <b>7500 W Jefferson Blvd</b> <b>Fort Wayne, IN 46804</b>		-	<b>Opened 2/01/70 Last Active 12/01/99</b> <b>FHARealEstateMortgage</b>  - <b>Notice purposes - reported creditor address</b>				<b>0.00</b>
Account No. <b>xx1417</b>  <b>Waterfield Financial</b> <b>7500 W Jefferson Blvd</b> <b>Fort Wayne, IN 46804</b>		-	<b>Opened 8/01/78 Last Active 8/01/03</b> <b>VeteransAdministrationRealEstateMortgage</b>  - <b>Notice purposes - reported creditor address</b>				<b>0.00</b>
Account No. <b>xxxxxxxx0002</b>  <b>Wells Fargo Bank</b> <b>Po Box 5445</b> <b>Portland, OR 97228</b>		-	<b>Opened 11/01/85 Last Active 2/05/08</b> <b>CreditCard</b>				<b>5,934.00</b>
Subtotal (Total of this page)							<b>8,398.00</b>
Total (Report on Summary of Schedules)							<b>63,474.20</b>

Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re Howard Theodore Kepler,  
Debtor

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

**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.
--	--

In re Howard Theodore Kepler  
 Debtor

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

**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
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Chase</b> <b>Attn: Home Equity Loan Servicing</b> <b>P.O. Box 24714</b> <b>Columbus, OH 43224</b>
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Neighborhood Code Enforcement</b> <b>One Main St.</b> <b>Fort Wayne, IN 46802-1804</b>
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Neighborhood Code Enforcement</b> <b>One Main St.</b> <b>Fort Wayne, IN 46802-1804</b>
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Neighborhood Code Enforcement</b> <b>One Main St.</b> <b>Fort Wayne, IN 46802-1804</b>
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>
<b>Joan Kepler</b> <b>5320 Seaforth Lane</b> <b>Fort Wayne, IN 46835</b>	<b>Ocwen Loan Servicing, LLC</b> <b>Attn: Customer Service</b> <b>P.O. Box 785057</b> <b>Orlando, FL 32878</b>



In re Howard Theodore Kepler  
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:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Real Estate Broker</b>	<b>Retired</b>
Name of Employer	<b>Kepler Real Estate</b>	
How long employed	<b>26 1/2 years</b>	
Address of Employer	<b>5320 Seaforth Lane Fort Wayne, IN 46835</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>946.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): <u>Social Security Income</u>	\$ <u>1,515.00</u>	\$ <u>1,000.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>635.25</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>3,096.25</u>	\$ <u>1,000.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>3,096.25</u>	\$ <u>1,000.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>4,096.25</u>	

(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 Howard Theodore Kepler

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

Debtor(s)

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

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>675.93</u>
a. Are real estate taxes included?	Yes <u>X</u> No ____		
b. Is property insurance included?	Yes <u>X</u> No ____		
2. Utilities:		\$	<u>249.00</u>
a. Electricity and heating fuel		\$	<u>65.00</u>
b. Water and sewer		\$	<u>115.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>450.00</u>
5. Clothing		\$	<u>30.00</u>
6. Laundry and dry cleaning		\$	<u>10.00</u>
7. Medical and dental expenses		\$	<u>200.00</u>
8. Transportation (not including car payments)		\$	<u>124.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>60.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>612.00</u>
c. Health		\$	<u>346.71</u>
d. Auto		\$	<u>106.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)			
(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)			
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>480.00</u>
17. Other <b>Mortgage payment for 1123 Swinney</b>		\$	<u>407.00</u>
Other <b>Auto Repair</b>		\$	<u>100.00</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.)

\$	<u>4,130.64</u>
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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>4,096.25</u>
b. Average monthly expenses from Line 18 above		\$	<u>4,130.64</u>
c. Monthly net income (a. minus b.)		\$	<u>-34.39</u>

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

In re Howard Theodore Kepler  
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 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12-2-08

Signature Howard Theodore Kepler  
**Howard Theodore Kepler**  
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 Indiana**

In re Howard Theodore Kepler

Debtor(s)

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

Chapter 11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

*DEFINITIONS*

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

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

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

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$21,570.00</b>	<b>2008 YTD Kepler Real Estate (net \$8,817.96), Kepler Rentals \$0.00</b>
<b>\$35,278.00</b>	<b>2007 Kepler Real Estate (net \$2,510.00); sale of property (net \$-11,846.00), Kepler Rentals (net \$-12,666.00)</b>
<b>\$34,610.00</b>	<b>2006 Kepler Real Estate (net \$5,652); Kepler Rentals (net \$-67,478.00)</b>

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

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

AMOUNT	SOURCE
\$7,623.60	2007 Pension - NIPSCO
\$19,342.80	2007 Social Security
\$578.95	2007 Miscellaneous
\$7,263.60	2006 Pension NIPSCO
\$18,724.80	2006 Social Security
\$604.94	2006 Miscellaneous
\$6,352.00	2008 YTD Pension - NIPSCO
\$15,150.00	2008 YTD Social Security

## 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
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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
<b>Neighborhood Code Enforcement vs. Howard Kepler, et al. - 02D01-0802-SC-2451</b>	<b>Property ordinance violation</b>	<b>Allen Superior Court - Small Claims - Fort Wayne, IN</b>	<b>Judgment</b>
<b>Wells Fargo Bank, NA as Trustee for Option One Woodbridge Loan Trust 2002-2 vs. Howard T. Kepler, et al., 02D01-0801-MF-50</b>	<b>Mortgage Foreclosure</b>	<b>Allen Superior Court - Fort Wayne, IN</b>	
<b>Advanta Bank Corp., a Utah corporation vs. Howard Kepler, an individual and d/b/a Kepler Real Estate - Case No. 080913450</b>	<b>Collection</b>	<b>3rd District Court, Salt Lake County, State of Utah</b>	<b>Pending</b>

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

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

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Option One P.O. Box 5218 Pasadena, CA 91107-0218</b>		<b>3535 Plaza - Rental property</b>

**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
<b>Skekloff, Adelsperger &amp; Kleven, LLP 927 S. Harrison St. Fort Wayne, IN 46802</b>	<b>10/22/08</b>	<b>\$1,059.00 filing fee and credit report</b>

**10. Other transfers**

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

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

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

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wells Fargo Bank Fort Wayne, IN 46802</b>	<b>Checking account - escrow Final balance: \$600.00</b>	<b>April 2008</b>

**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
<b>Lillian H. Mitchell Regency Place, Room 107</b>	<b>Fifth Third Checking Account - \$200.00 balance</b>	<b>Howard has power of attorney for his mother, Lillian H. Mitchell</b>

**15. Prior address of debtor**

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

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

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

NAME



**17. Environmental Information.**

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

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

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

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

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

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

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

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

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

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
First National Mortgage			Mortgage Broker	01/04 - 12/06

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

NAME	ADDRESS
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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
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- 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
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- 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
Howard Kepler	5320 Seaforth Lane Fort Wayne, IN 46835

- 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
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### 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)
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- 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
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### 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

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

**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

**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)

**25. Pension Funds.**

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

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

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

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

Date 12-2-08

Signature Howard Theodore Kepler  
**Howard Theodore Kepler**  
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*

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

In re Howard Theodore Kepler  
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:

For legal services, I have agreed to accept.....	\$	<u>0.00</u>
Prior to the filing of this statement I have received.....	\$	<u>0.00</u>
Balance Due.....	\$	<u>Court approved fees</u>

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

Debtor       Other (specify):

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

Debtor       Other (specify):

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.

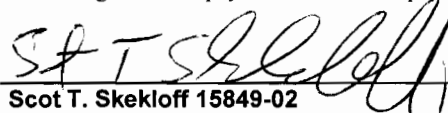
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing 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]

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.**

**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: 12/2/08

  
Scot T. Skekloff 15849-02  
Skekloff, Adelsperger & Kleven, LLP  
927 South Harrison Street  
Fort Wayne, IN 46802  
260/407-7000 Fax: 260/407-7137  
www.sak-law.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA

**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.

Scot T. Skekloff 15849-02

Printed Name of Attorney

Address:

927 South Harrison Street

Fort Wayne, IN 46802

260/407-7000

X

*Scot T. Skekloff*

Signature of Attorney

12-2-08

Date

**Certificate of Debtor**

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

Howard Theodore Kepler

Printed Name(s) of Debtor(s)

X

*Howard Theodore Kepler*

Signature of Debtor

12-2-08

Date

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

X

Signature of Joint Debtor (if any)

Date

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


In re Howard Theodore Kepler  
Debtor(s)

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

**VERIFICATION OF CREDITOR MATRIX**

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

Date: 12-2-08

  
Howard Theodore Kepler  
Signature of Debtor

ABN AMRO MORTGAGE GROUP  
PO BOX 79022 MS322  
ST LOUIS, OH 63179

ADVANTA BANK CORP  
PO BOX 844  
SPRING HOUSE, PA 19477

ADVANTA BANK CORP  
P.O. BOX 8088  
PHILADELPHIA, PA 19101-8088

ALLEN COUNTY TREASURER  
1 EAST MAIN STREET  
ROOM 100  
FORT WAYNE, IN 46802-1888

AMERICAN HOME MTG SRV  
ATTN: BANKRUPTCY  
4600 REGENT BLVD  
IRVING, TX 75063

BANK OF AMERICA  
PO BOX 26012  
GREENSBORO, NC 27420

BANK OF AMERICA  
NC4-105-03-14  
4161 PIEDMONT PKWY  
GREENSBORO, NC 27420

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

BANK OF AMERICA  
C/O NATIONAL ENTERPRISE SYSTEMS  
29125 SOLON ROAD  
SOLON, OH 44139-3442



BANK ONE/CHASE  
PO BOX 24603  
COLUMBUS, OH 43219

BURT, BLEE, DIXON, SUTTON, & BLOOM, LLP  
1000 STANDARD FEDERAL PLAZA  
P.O. BOX 10810  
FORT WAYNE, IN 46854-0810

CAPITAL 1 BANK  
ATTN: C/O TSYS DEBT MANAGEMENT  
PO BOX 5155  
NORCROSS, GA 30091

CAPITAL ONE  
P.O. BOX 5294  
CAROL STREAM, IL 60197-5294

CAPITAL ONE  
C/O FOCUS RECEIVABLES MANAGEMENT  
1130 NORTHCHASE PARKWAY, #150  
MARIETTA, GA 30067

CAPITAL ONE  
C/O FOCUS RECEIVABLES MANAGEMENT  
P.O. BOX 725069  
ATLANTA, GA 31139-2069

CAPITAL ONE BANK  
C/O RAB INC.  
P.O. BOX 34111  
MEMPHIS, TN 38184-0111

CAPITAL ONE FOR FIRST NATIONAL MORTGAGE  
P.O. BOX 5294  
CAROL STREAM, IL 60197

CHASE  
ATTN: HOME EQUITY LOAN SERVICING  
P.O. BOX 24714  
COLUMBUS, OH 43224

CHASE  
P.O. BOX 15298  
WILMINGTON, DE 19850-5298

CHASE - CC  
ATTENTION: BANKRUPTCY DEPARTMENT  
PO BOX 15298  
WILMINTGON, DE 19850

CITI  
ATTN: CENTRALIZED BANKRUPTCY  
PO BOX 20507  
KANSAS CITY, MO 64915

CITI  
P.O. BOX 688908  
DES MOINES, IA 50368-8908

CITI  
P.O. BOX 688910  
DES MOINES, IA 50368-8910

CITIBANK USA FOR HOME DEPOT  
ATTN.: CENTRALIZED BANKRUPTCY  
PO BOX 20507  
KANSAS CITY, MO 64195

COUNTRYWIDE HOME LENDING  
ATTENTION: BANKRUPTCY SV-314B  
PO BOX 5170  
SIMI VALLEY, CA 93062

COUNTRYWIDE HOME LOANS  
ATTN: CUSTOMER SERVICE  
SVB-314  
P.O. BOX 5170  
SIMI VALLEY, CA 93062-5170

CREDIT MANAGEMENT  
4200 INTERNATIONAL PWY  
CARROLTON, TX 75007

DSNB MACYS  
ATTN: BANKRUPTCY  
PO BOX 8053  
MASON, OH 45040

EVERHOME MORTGAGE CO  
ATTN: BANKRUPTCY  
8100 NATIONSWAY  
JACKSONVILLE, FL 32256

FIRST CARD/CHASE USA  
CARD MEMBER SERVICES  
PO BOX 15298  
WILMINGTON, DE 19850

FIRST EQUITY CARD GROUP  
P.O. BOX 23029  
COLUMBUS, GA 31902-3029

FSTNTWDMORTG  
840 STILLWATER RD BLDG B  
WEST SACRAMENTO, CA 95605

GE CAPITAL  
LVNV FUNDING LLC  
C/O INTEGRATED PORTFOLIO MGMT.  
P.O. BOX 3352  
GLEN ELLYN, IL 60138-3352

HOME DEPOT CREDIT SERVICES  
PROCESSING CENTER  
DES MOINES, IA 50634-0500

HOME SERVICING  
5615 CORPORATE BLVD., SUITE 400A  
BATON ROUGE, LA 70808

HOUSEHOLD BANK  
HOUSEHOLD CREDIT SERVICES  
P.O. BOX 5222  
CAROL STREAM, IL 60197-5222

HSBC BANK  
ATTN: BANKRUPTCY  
PO BOX 5253  
CAROL STREAM, IL 60197

INDIANA DEPARTMENT OF REVENUE  
N203 ATTN: BANKRUPTCY  
100 N. SENATE AVE.  
INDIANAPOLIS, IN 46204

INTERNAL REVENUE SERVICE  
PO BOX 21126  
PHILADELPHIA, PA 19114-0326

JC PENNEY  
ATTENTION: BANKRUPTCY DEPARTMENT  
PO BOX 103106  
ROSWELL, GA 30076

JC PENNEY  
P.O. BOX 960090  
ORLANDO, FL 32896

JOAN KEPLER  
5320 SEAFORTH LANE  
FORT WAYNE, IN 46835

LEASECOMM  
950 WINTER ST  
WALTHAM, MA 02451

LITTON LOAN SERVICING  
ATTENTION: BANKRUPTCY  
4828 LOOP CENTRAL DRIVE  
HOUSTON, TX 77081

MCI  
P.O. BOX 4644  
IOWA CITY, IA 52244-4644

NCO FINANCIAL SYSTEMS INC.  
P.O. BOX 15618  
DEPARTMENT 58  
WILMINGTON, DE 19850

NCO FINANCIAL SYSTEMS, INC.  
P.O. BOX 17196  
BALTIMORE, MD 21297

NCO FINANCIAL SYSTEMS, INC.  
DEPARTMENT 750  
1804 WASHINGTON BLVD.  
BALTIMORE, MD 21230

NEIGHBORHOOD CODE ENFORCEMENT  
ATTN: A/R  
303 E. WASHINGTON ST  
FORT WAYNE, IN 46802

NEIGHBORHOOD CODE ENFORCEMENT  
ONE MAIN ST.  
FORT WAYNE, IN 46802-1804

OCWEN LOAN SERVICING, LLC  
ATTN: CUSTOMER SERVICE  
P.O. BOX 785057  
ORLANDO, FL 32878

OPTION ONE MORTGAGE CORPORATION  
P.O. BOX 57054  
IRVINE, CA 92619-7054

PARKWAY / OFFICE ONE.NET  
5660 ST. JOE ROAD  
FORT WAYNE, IN 46835

PROVIDENTBANK  
4221 INTERNATIONAL  
ATLANTA, GA 30354

RNB-FIELDS3  
ATTN.: BANKRUPTCY  
6356 CORLEY RD  
NORCROSS, GA 30071

SEARS  
P.O. BOX 183082  
COLUMBUS, OH 43218-3082

SEARS/CBSD  
PO BOX 6189  
SIOUX FALLS, SD 57117

SELECT PORTFOLIO SVCIN  
PO BOX 65250  
SALT LAKE CITY, UT 84165

THE HOME DEPOT  
C/O CLIENT SERVICES, INC.  
3451 HARRY TRUMAN BLVD.  
SAINT CHARLES, MO 63301-4047

THE HOME DEPOT  
C/O CLIENT SERVICES, INC.  
P.O. BOX 1503  
SAINT PETERS, MO 63376-0027

VERIZON  
P.O. BOX 4644  
IOWA CITY, IA 52244-4644

WASHINGTON MUTUAL / PROVIDIAN  
ATTN: BANKRUPTCY DEPT.  
PO BOX 10467  
GREENVILLE, SC 29603

WASHINGTON MUTUAL BUSINESS  
PO BOX 660487  
DALLAS, TX 75266-0487

WATERFIELD FINANCIAL  
7500 W JEFFERSON BLVD  
FORT WAYNE, IN 46804

WELLS FARGO  
P.O. BOX 6412  
CAROL STREAM, IL 60197-6412

WELLS FARGO BANK  
PO BOX 5445  
PORTLAND, OR 97228

ABN AMRO MORTGAGE GROUP  
PO BOX 79022 MS322  
ST LOUIS, OH 63179

ADVANTA BANK CORP  
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CITI  
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DES MOINES, IA 50368-8910

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KANSAS CITY, MO 64195

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SIMI VALLEY, CA 93062

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SIMI VALLEY, CA 93062-5170

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GLEN ELLYN, IL 60138-3352

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BATON ROUGE, LA 70808

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CAROL STREAM, IL 60197-5222

HSBC BANK  
ATTN: BANKRUPTCY  
PO BOX 5253  
CAROL STREAM, IL 60197

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100 N. SENATE AVE.  
INDIANAPOLIS, IN 46204

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PHILADELPHIA, PA 19114-0326

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ROSWELL, GA 30076

JC PENNEY  
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ORLANDO, FL 32896

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LEASECOMM  
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WALTHAM, MA 02451

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NCO FINANCIAL SYSTEMS, INC.  
P.O. BOX 17196  
BALTIMORE, MD 21297

NCO FINANCIAL SYSTEMS, INC.  
DEPARTMENT 750  
1804 WASHINGTON BLVD.  
BALTIMORE, MD 21230

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303 E. WASHINGTON ST  
FORT WAYNE, IN 46802

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FORT WAYNE, IN 46802-1804

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P.O. BOX 785057  
ORLANDO, FL 32878

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P.O. BOX 57054  
IRVINE, CA 92619-7054

PARKWAY / OFFICE ONE.NET  
5660 ST. JOE ROAD  
FORT WAYNE, IN 46835

PROVIDENTBNK  
4221 INTERNATIONAL  
ATLANTA, GA 30354

RNB-FIELDS3  
ATTN.: BANKRUPTCY  
6356 CORLEY RD  
NORCROSS, GA 30071

SEARS  
P.O. BOX 183082  
COLUMBUS, OH 43218-3082

SEARS/CBSD  
PO BOX 6189  
SIOUX FALLS, SD 57117

SELECT PORTFOLIO SVCIN  
PO BOX 65250  
SALT LAKE CITY, UT 84165

THE HOME DEPOT  
C/O CLIENT SERVICES, INC.  
3451 HARRY TRUMAN BLVD.  
SAINT CHARLES, MO 63301-4047

THE HOME DEPOT  
C/O CLIENT SERVICES, INC.  
P.O. BOX 1503  
SAINT PETERS, MO 63376-0027

VERIZON  
P.O. BOX 4644  
IOWA CITY, IA 52244-4644

WASHINGTON MUTUAL / PROVIDIAN  
ATTN: BANKRUPTCY DEPT.  
PO BOX 10467  
GREENVILLE, SC 29603

WASHINGTON MUTUAL BUSINESS  
PO BOX 660487  
DALLAS, TX 75266-0487

WATERFIELD FINANCIAL  
7500 W JEFFERSON BLVD  
FORT WAYNE, IN 46804

WELLS FARGO  
P.O. BOX 6412  
CAROL STREAM, IL 60197-6412

WELLS FARGO BANK  
PO BOX 5445  
PORTLAND, OR 97228

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>1,517.25</b>
----	--	--------------------

**Part II. VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> Date: <u>12 - 2 - 08</u> Signature: <u>Howard Theodore Kepler</u> <b>Howard Theodore Kepler</b> (Debtor)	
----	---	--



In re Howard Theodore Kepler  
Debtor(s)

Case Number: \_\_\_\_\_  
(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>																					
<b>1</b>	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A</b>	<b>Column B</b>																
		<b>Debtor's</b>	<b>Spouse's</b>																		
		<b>Income</b>	<b>Income</b>																		
<b>2</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																		
<b>3</b>	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>2,157.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>1,275.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>2,157.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary business expenses	\$ <b>1,275.00</b>	\$ <b>0.00</b>	c.	Business income	Subtract Line b from Line a		\$ <b>882.00</b>	\$ <b>0.00</b>
		Debtor	Spouse																		
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<b>4</b>	<p><b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
		Debtor	Spouse																		
a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																		
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c.	Rent and other real property income	Subtract Line b from Line a																			
<b>5</b>	<b>Interest, dividends, and royalties.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																		
<b>6</b>	<b>Pension and retirement income.</b>	\$ <b>635.25</b>	\$ <b>0.00</b>																		
<b>7</b>	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$ <b>0.00</b>	\$ <b>0.00</b>																		
<b>8</b>	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 35%;">Debtor \$ <b>0.00</b></td> <td style="width: 35%;">Spouse \$ <b>0.00</b></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>																			
<b>9</b>	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ <b>0.00</b>	\$ <b>0.00</b>				
		Debtor	Spouse																		
a.		\$	\$																		
b.		\$	\$																		
<b>10</b>	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ <b>1,517.25</b>	\$ <b>0.00</b>																		