

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Southern District of Indiana				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Kraus, Linda Kay			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): DBA J & L Homes			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9916			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): 23837 State Road 37 N. Noblesville, IN <div style="text-align: right;">ZIP Code 46060</div>			Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>		
County of Residence or of the Principal Place of Business: Hamilton			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (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.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (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).		Chapter of Bankruptcy Code Under Which the Petition is Filed (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 <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (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.			Chapter 11 Debtors Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> 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).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

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

Name of Debtor(s):

Kraus, Linda Kay**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

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

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(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.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

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).

X /s/ Sally J. O'Connor**August 13, 2009**

Signature of Attorney for Debtor(s)

(Date)

Sally J. O'Connor**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):

Kraus, Linda Kay**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 /s/ Linda Kay KrausSignature of Debtor **Linda Kay Kraus****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 13, 2009

Date

Signature of Attorney***X /s/ Sally J. O'Connor**

Signature of Attorney for Debtor(s)

Sally J. O'Connor 9718-49

Printed Name of Attorney for Debtor(s)

Bankruptcy Law Office of Mark S. Zuckerberg, P.C.

Firm Name

**333 N. Pennsylvania St., Suite 100
Indianapolis, IN 46204**

Address

(317)687-0000

Telephone Number

August 13, 2009

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

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.

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of Indiana

In re **Linda Kay Kraus**

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) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Discover PO Box 3008 New Albany, OH 43054-3008	Discover PO Box 3008 New Albany, OH 43054-3008	Revolving Charge		13,135.16
Forum Credit Union PO Box 15019 Wilmington, DE 19886-5019	Forum Credit Union PO Box 15019 Wilmington, DE 19886-5019	Revolving Charge		4,486.97

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

In re **Linda Kay Kraus**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>

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

I, **Linda Kay Kraus**, 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 **August 13, 2009**Signature **/s/ Linda Kay Kraus****Linda Kay Kraus**

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
Southern District of Indiana**

In re Linda Kay Kraus

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
\$8,589.00	2009 YTD: Debtor Social Security
\$14,400.00	2008: Debtor Social Security (Estimated)
\$13,200.00	2007: Debtor Social Security (Estimated)
\$-6,870.00	2009 YTD: Debtor Rental Income
\$-18,860.00	2008: Debtor Rental Income
\$-21,245.00	2007: Debtor Rental Income
\$3,990.00	2009 YTD: Debtor Annuity
\$6,270.00	2008: Debtor Annuity
\$570.00	2007: Debtor Annuity

AMOUNT	SOURCE
\$7,061.00	2009 YTD: Debtor IRA
\$18,887.00	2008: Debtor IRA
\$2,824.00	2007: Debtor IRA
\$-300.00	2008: Debtor Capital Loss
\$-3,000.00	2007: Debtor Capital Loss
\$433.00	2007: Debtor Dividend Income
\$-113,532.00	2008: Debtor NOL
\$-92,287.00	2007: Debtor NOL

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
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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
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	5/13/2009, 6/15/2009 \$931.44 Paid Monthly	\$1,862.88	\$90,406.00
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	5/13/2009, 6/15/2009 \$745.06 Paid Monthly	\$1,490.12	\$64,582.00
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	5/13/2009, 6/15/2009 \$1,105.27 Paid Monthly	\$2,210.54	\$16,316.00
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	5/13/2009, 6/15/2009 \$831.14 Paid Monthly	\$1,662.28	\$44,209.00
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	5/13/2009, 6/15/2009 \$1,573.97 Paid Monthly	\$3,147.94	\$58,053.00
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	6/15/09	\$3,169.28	\$110,492.00

- None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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- None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
JP Morgan/ Chase cause number 49D05- 0812MF054823	foreclosure		sheriff sale pending
JP Morgan/Chase cause number 49D12-0903- MF-011230	forclosure		sherrif sale pending

- 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
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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
Bankruptcy Law Office of Mark S. Zuckerb 333 N. Pennsylvania Indianapolis, IN 46204	8/11/2009	\$25,000.00 Attorney Fees, \$1,039.00 Filing Fees, \$50.00 Credit Counseling Fees paid.

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
John Kraus Son	12/15/2008	Transferred 17733 Sanibel Circle Noblesville IN valued @ \$81,470.00 subject to Select Portfolio mortgage @ \$69,081.00. Property reconveyd to debtor 7/2009.
Tim Kraus Son	12/15/2008	Transferred 6134 Laurel Hall Drive, Indianapolis IN valued @ \$60,000.00 subject Washington Mutual Mortgage @ \$58,481.00. Reconveyed to debtor 7/2009.
self	August 2009	Cashed in exempt IRA at \$19,025. Funds used for attorney retainer.

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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

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

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

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

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

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

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

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Tim Kraus	Building supplies, appliances, (3) Motorcycles, 1995 Lebaron, 1979 Camaro, Tools, Garden Tractor	10422 E. 141st Street, Noblesville, IN

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
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
1) J & L Homes	9916		Rental Houses	2001 to Date
2) John Services Inc.	0967		Home Improvement	1995 to date

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

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

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

19. Books, records and financial statements

None

- ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Linda Kraus

23837 State Road 37 N.
Noblesville, IN 46060

- 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
Washington Mutual

DATE ISSUED
2/2009

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)
-------------------	----------------------	---

- 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
-------------------	---

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
------------------	--------------------	------------------------

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

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

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

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

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

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

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

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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 **August 13, 2009**

Signature **/s/ Linda Kay Kraus**
Linda Kay Kraus
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

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Southern District of Indiana

In re **Linda Kay Kraus**,
 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	2	1,080,370.00		
B - Personal Property	Yes	5	125,421.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	6		1,226,658.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		17,622.13	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			9,436.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			8,848.00
Total Number of Sheets of ALL Schedules		26			
Total Assets			1,205,791.00		
Total Liabilities				1,244,280.13	

United States Bankruptcy Court
Southern District of Indiana

In re Linda Kay Kraus

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

State the following:

Average Income (from Schedule I, Line 16)	9,436.00
Average Expenses (from Schedule J, Line 18)	8,848.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,001.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		337,246.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		17,622.13
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		354,868.13

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

In re **Linda Kay Kraus**

Case No. _____

Debtor

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
Location: 23837 State Road 37 N., Noblesville IN (3 BR, 2.5 BA, 1 Story house with 3 Acres, 2 Car garage, Built in 1970's, Purchased in 2000 for \$212,000.00)	Fee simple	-	195,000.00	161,473.00
Location: 10422 141st Street, Noblesville IN (1/2 Acre Lot with Pole Barn)	Fee simple	-	37,000.00	0.00
Location: 215 Fox Circle East, Noblesville IN (3 BR, 2 BA, 1 Story house with 3/4 an acre, 2 Car garage, Built in 1970, Purchased in 2001 for \$92,000.00)	Fee simple	-	75,000.00	64,582.00
Location: 5909 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)	Fee simple	-	110,000.00	111,900.00
Location: 5905 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)	Fee simple	-	110,000.00	112,273.00
Location: 3113 N. New Jersey, Indianapolis IN (Double with each unit having 3 BR, 1.5 BA in a 2 Story house on a lot, No garage, Built in 1920, Purchased in 2003 for \$35,200.00)	Fee simple	-	39,900.00	151,761.00
Location: 0 239th Street, Noblesville IN (20 Acres Undeveloped Land, Zone Agriculture)	Fee simple	-	124,000.00	49,136.00
Location: 0 State Road 37, Noblesville IN (Approximately 4 Acres, Undeveloped land, Purchased in 2003)	Fee simple	-	37,000.00	667.00
Location: 3037-3039 Winthrop, Indianapolis IN (Double with each unit having 3 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1912, Purchased in 1995 for \$10,000.00)	Fee simple	-	20,000.00	123,378.00
Sub-Total >			747,900.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

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
Location: 19245 Green Meadow Court, Noblesville IN (3 BR, 2 BA, 1 Story house on a lot, 2 Car garage, Built in 1970, Purchased in 2001 for \$127,000.00)	Fee simple	-	81,000.00	90,406.00
Location: 17733 Sanibel Circle, Noblesville IN (3 BR, 2.5 BA, 2 Story house on a lot, 2 Car garage, Built in 1990's, Purchased in 2001 for \$91,000.00)	Fee simple	-	81,470.00	65,996.00
Location: 6134 Laurel Holly Drive, Indianapolis IN (4 Unit Building with each unit having 2 BR, 1 BA in a 2 Story house on a lot, 5 Car garage, Built in 1960, Purchased in 2000 for \$81,273.00)	Fee simple	-	60,000.00	165,174.00
Location: 5915 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 story house on a lot, no garage, built in 1960, purchased in 2001 for \$125,000.00)	fee simple	-	110,000.00	112,273.00

Sub-Total > **332,470.00** (Total of this page)Total > **1,080,370.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	1,055.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Forum - Savings	W	0.00
		Forum - Checking	W	4.00
		Forum - Checking/Savings (Corporation) acct name: John Services Inc	-	0.00
		Forum - Checking/Savings (Corporation) acct name: John Services Properties	-	0.00
		Forum - Checking/Savings acct name: J & L homes, Jt with son Tim Kraus, all funds are debtors	J	88.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit with Duke Energy.	-	300.00
		Security deposit with Indianapolis Power & Light.	-	300.00
		Security deposit with Indianapolis Water.	-	300.00
		Security deposit with Citizen's Gas.	-	200.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	100.00
7. Furs and jewelry.		Misc. Jewelry	-	300.00
8. Firearms and sports, photographic, and other hobby equipment.		Pistol & Rifle	-	20.00

Sub-Total > **3,667.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Linda Kay Kraus**

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
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy.	-	0.00
		Term life insurance policy.	-	0.00
		Whole life policy.	-	4,816.00
		Whole life policy.	-	1,683.00
		Term life policy.	-	0.00
10. Annuities. Itemize and name each issuer.		David Noyes & Co.	-	86,153.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Social security @ \$1,227.00 per month.	-	1,227.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% Shareholder of John Services, Inc. Assets @ \$700.00, Liabilities @ \$4,000.00 (See attached balance sheet). Expenses exceed income.	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **93,879.00**
(Total of this page)

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

B6B (Official Form 6B) (12/07) - Cont.

In re **Linda Kay Kraus**

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
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.		Settlor and beneficiary of Kraus Family Trust. Trust currently has no assets	-	0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Right to 1/2 net proceeds of 18 Acres of crops proceeds. Crops to be harvested October 2009	-	500.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge 1500 SLT Quad Cab 4 Wheel Drive Truck	-	17,325.00
		1992 Chevrolet 3500 Dually (159,000 Miles; Poor Operating Condition; Body Damage;rust)	-	1,000.00
		2004 Chevrolet Trailblazer LT (58,000 Miles)	-	8,550.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **27,375.00**
(Total of this page)

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

B6B (Official Form 6B) (12/07) - Cont.

In re Linda Kay Kraus

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
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		(2) Dogs & (1) Cat	-	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Garden Tractor	-	500.00

Sub-Total > **500.00**
(Total of this page)
Total > **125,421.00**

(Report also on Summary of Schedules)

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

In re Linda Kay Kraus

Debtor(s)

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

Attachment A

**John Services, Inc.
Balance Sheet**

Assets:

Office Furniture	\$100.00
Equipment and Tools	\$500.00
Bank Accounts	<u>\$100.00</u>
	\$700.00

Debts:

Trade Debt	\$3,000.00
Payroll	<u>\$1,000.00</u>
	\$4,000.00

B6C (Official Form 6C) (12/07)

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Location: 23837 State Road 37 N., Noblesville IN (3 BR, 2.5 BA, 1 Story house with 3 Acres, 2 Car garage, Built in 1970's, Purchased in 2000 for \$212,000.00)	Ind. Code § 34-55-10-2(c)(1)	15,000.00	195,000.00
Location: 10422 141st Street, Noblesville IN (1/2 Acre Lot with Pole Barn)	Ind. Code § 34-55-10-2(c)(2)	0.00	37,000.00
Location: 215 Fox Circle East, Noblesville IN (3 BR, 2 BA, 1 Story house with 3/4 an acre, 2 Car garage, Built in 1970, Purchased in 2001 for \$92,000.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	75,000.00
Location: 5909 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	110,000.00
Location: 5905 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	110,000.00
Location: 3113 N. New Jersey, Indianapolis IN (Double with each unit having 3 BR, 1.5 BA in a 2 Story house on a lot, No garage, Built in 1920, Purchased in 2003 for \$35,200.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	39,900.00
Location: 0 239th Street, Noblesville IN (20 Acres Undeveloped Land, Zone Agriculture)	Ind. Code § 34-55-10-2(c)(2)	0.00	124,000.00
Location: 0 State Road 37, Noblesville IN (Approximately 4 Acres, Undeveloped land, Purchased in 2003)	Ind. Code § 34-55-10-2(c)(2)	1,448.00	37,000.00
Location: 3037-3039 Winthrop, Indianapolis IN (Double with each unit having 3 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1912, Purchased in 1995 for \$10,000.00)	Ind. Code § 34-55-10-2(c)(2)	4,174.00	20,000.00
Location: 19245 Green Meadow Court, Noblesville IN (3 BR, 2 BA, 1 Story house on a lot, 2 Car garage, Built in 1970, Purchased in 2001 for \$127,000.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	81,000.00
Location: 17733 Sanibel Circle, Noblesville IN (3 BR, 2.5 BA, 2 Story house on a lot, 2 Car garage, Built in 1990's, Purchased in 2001 for \$91,000.00)	Ind. Code § 34-55-10-2(c)(2)	0.00	81,470.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Linda Kay Kraus

Case No. _____

Debtor

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
Location: 6134 Laurel Holly Drive, Indianapolis IN (4 Unit Building with each unit having 2 BR, 1 BA in a 2 Story house on a lot, 5 Car garage, Built in 1960, Purchased in 2000 for \$81,273.00)	Ind. Code § 34-55-10-2(c)(2)	2,378.00	60,000.00
<u>Cash on Hand</u>			
Cash	Ind. Code § 34-55-10-2(c)(3)	300.00	1,055.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Forum - Savings	Ind. Code § 34-55-10-2(c)(3)	285.00	0.00
Forum - Checking	Ind. Code § 34-55-10-2(c)(3)	4.00	4.00
Forum - Checking/Savings (Corporation) acct name: John Services Inc	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Forum - Checking/Savings (Corporation) acct name: John Services Properties	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Forum - Checking/Savings acct name: J & L homes, Jt with son Tim Kraus, all funds are debtors	Ind. Code § 34-55-10-2(c)(3)	0.00	88.00
<u>Security Deposits with Utilities, Landlords, and Others</u>			
Security deposit with Duke Energy.	Ind. Code § 34-55-10-2(c)(3)	0.00	300.00
Security deposit with Indianapolis Power & Light.	Ind. Code § 34-55-10-2(c)(3)	0.00	300.00
Security deposit with Indianapolis Water.	Ind. Code § 34-55-10-2(c)(3)	0.00	300.00
Security deposit with Citizen's Gas.	Ind. Code § 34-55-10-2(c)(3)	0.00	200.00
<u>Household Goods and Furnishings</u>			
Household Goods	Ind. Code § 34-55-10-2(c)(2)	0.00	1,000.00
<u>Wearing Apparel</u>			
Clothing	Ind. Code § 34-55-10-2(c)(2)	0.00	100.00
<u>Furs and Jewelry</u>			
Misc. Jewelry	Ind. Code § 34-55-10-2(c)(2)	0.00	300.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Pistol & Rifle	Ind. Code § 34-55-10-2(c)(2)	0.00	20.00
<u>Interests in Insurance Policies</u>			
Term life insurance policy.	Ind. Code § 34-55-10-2(c)(3)	100%	0.00
Term life insurance policy.	Ind. Code § 34-55-10-2(c)(3)	100%	0.00
Whole life policy.	Ind. Code § 34-55-10-2(c)(3)	100%	4,816.00
Whole life policy.	Ind. Code § 34-55-10-2(c)(3)	100%	1,683.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Linda Kay Kraus

Case No. _____

Debtor

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
Term life policy.	Ind. Code § 34-55-10-2(c)(3)	100%	0.00
Annuities			
David Noyes & Co.	Ind. Code § 34-55-10-2(c)(3)	0.00	86,153.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Social security @ \$1,227.00 per month.	Ind. Code § 34-55-10-2(c)(6)	100%	1,227.00
Stock and Interests in Businesses			
50% Shareholder of John Services, Inc. Assets @ \$700.00, Liabilities @ \$4,000.00 (See attached balance sheet). Expenses exceed income.	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Equitable or Future Interests, Life Estates, etc.			
Settlor and beneficiary of Kraus Family Trust. Trust currently has no assets	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Other Contingent and Unliquidated Claims of Every Nature			
Right to 1/2 net proceeds of 18 Acres of crops proceeds. Crops to be harvested October 2009	Ind. Code § 34-55-10-2(c)(3)	0.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Dodge 1500 SLT Quad Cab 4 Wheel Drive Truck	Ind. Code § 34-55-10-2(c)(2)	0.00	17,325.00
1992 Chevrolet 3500 Dually (159,000 Miles; Poor Operating Condition; Body Damage;rust)	Ind. Code § 34-55-10-2(c)(2)	0.00	1,000.00
2004 Chevrolet Trailblazer LT (58,000 Miles)	Ind. Code § 34-55-10-2(c)(2)	0.00	8,550.00
Animals			
(2) Dogs & (1) Cat	Ind. Code § 34-55-10-2(c)(2)	0.00	0.00
Other Personal Property of Any Kind Not Already Listed			
Garden Tractor	Ind. Code § 34-55-10-2(c)(2)	0.00	500.00
Other Exemptions			
Location: 5915 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR 1 BA in a 2 story house on a lot, no garage, built in 1960, purchased in 2001 for \$125,000	Ind. Code § 34-55-10-2(c)(2)	0.00	110,000.00

Total:	31,315.00	1,205,791.00
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Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

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

In re **Linda Kay Kraus**

Case No. _____

Debtor

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
Account No. xxxx9195							
American General 2345 Conner Street Noblesville, IN 46060-3136	-	7/2009 Second Mortgage Location: 23837 State Road 37 N., Noblesville IN (3 BR, 2.5 BA, 1 Story house with 3 Acres, 2 Car garage, Built in 1970's, Purchased in 2000 for \$212,000.00)		X		50,981.00	0.00
		Value \$ 195,000.00					
Account No. xxxx3803							
American General 2345 Conner Street Noblesville, IN 46060-3136	-	7/2009 Mortgage Location: 0 239th Street, Noblesville IN (20 Acres Undeveloped Land, Zone Agriculture)		X		49,136.00	0.00
		Value \$ 124,000.00					
Account No. xxxxxx6701							
Citifinancial/Citibank PO Box 9575 Coppell, TX 75019-9575	-	7/2007 Vehicle Loan 2005 Dodge 1500 SLT Quad Cab 4 Wheel Drive Truck		X		17,639.00	314.00
		Value \$ 17,325.00					
Account No. xxxxxxxxxxxx4002							
Hamilton County Treasurer 33 N. 9th Street #L-21 Noblesville, IN 46060-2200	-	2008 Property Tax Lien Location: 0 State Road 37, Noblesville IN (Approximately 4 Acres, Undeveloped land, Purchased in 2003)				667.00	667.00
		Value \$ 37,000.00					
Subtotal						118,423.00	981.00
(Total of this page)							

5 continuation sheets attached

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	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. xxxxxx7161			Judgment Lien					
JP Morgan/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Location: 3113 N. New Jersey, Indianapolis IN (Double with each unit having 3 BR, 1.5 BA in a 2 Story house on a lot, No garage, Built in 1920, Purchased in 2003 for \$35,200.00)		X			
			Value \$ 39,900.00				107,552.00	107,552.00
Account No.			Feiwell & Hannoy 251 N. Illinois St.,#1700 Indianapolis, IN 46204					
JP Morgan/Chase								
			Value \$					
Account No. xxxxxx7161			Judgment Lien					
JP Morgan/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Location: 3037-3039 Winthrop, Indianapolis IN (Double with each unit having 3 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1912, Purchased in 1995 for \$10,000.00)		X			
			Value \$ 20,000.00				107,552.00	103,378.00
Account No.			Feiwell & Hannoy 251 N. Illinois St.,#1700 Indianapolis, IN 46204					
JP Morgan/Chase								
			Value \$					
Account No. xxxxxx7161			2008 Judgment Lien					
JP Morgan/chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Location: 6134 Laurel Holly Drive, Indianapolis IN (4 Unit Building with each unit having 2 BR, 1 BA in a 2 Story house on a lot, 5 Car garage, Built in 1960, Purchased in 2000 for \$81,273.00)		X			
			Value \$ 60,000.00				107,552.00	105,174.00
Subtotal							322,656.00	316,104.00
(Total of this page)								

Sheet 1 of 5 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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
Account No. JP Morgan/chase			Feiwell & Hannoy 251 N. Illinois St.,#1700 Indianapolis, IN 46204 Value \$					
Account No. xxxxxx7161 JP MORGan/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Judgement Lein 5909 Devington Road Indianapolis IN (4 Plex with 2br 1 ba in a 2 story house on a lot, no garage, built in 1960, purchased in 2001 for \$125,000.00) Value \$ 110,000.00		X		0.00	0.00
Account No. JP MORGan/Chase			Feiwell & Hannoy 251 N. Illinois St.,#1700 Indianapolis, IN 46204 Value \$					
Account No. xxxxxx7161 JP MORGan/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Judgement Lein 5915 Devington Road Indianapolis IN (4 Plex with each unit having 2 BR 1 BA in a 2 story house on a lot, no garage, built in 1960, purchased in 2001 for \$125,000.00) Value \$ 110,000.00		X		0.00	0.00
Account No. JP MORGan/Chase			Feiwell & Hannoy 251 N. Illinois St.,#1700 Indianapolis, IN 46204 Value \$					
<div style="display: flex; justify-content: space-between;"> Sheet <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal (Total of this page) </div>							0.00	0.00

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	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. Unknown								
Marion County Treasurer 200 E. Washington Street Ste. 1041 Indianapolis, IN 46204		-	2008 Property Tax Lien Location: 5909 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)		X		4,900.00	1,900.00
			Value \$ 110,000.00					
Account No. Unknown								
Marion County Treasurer 200 E. Washington Street Ste. 1041 Indianapolis, IN 46204		-	2008 Property Tax Lien Location: 5905 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)		X		5,273.00	2,273.00
			Value \$ 110,000.00					
Account No.								
Marion County Treasurer 200 E. Washington Street Indianapolis, IN 46204		-	2008 tax lien 5915 Devington Road Indianapolis IN (4 Plex with each unit having 2 BR 1 Ba in a 2 story house on a lot, no garage, built in 1960, purchased in 2001 for \$125,000)				5,273.00	2,273.00
			Value \$ 110,000.00					
Account No. xxxxxx9365								
Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250		-	2001 Mortgage Location: 17733 Sanibel Circle, Noblesville IN (3 BR, 2.5 BA, 2 Story house on a lot, 2 Car garage, Built in 1990's, Purchased in 2001 for \$91,000.00)		X		65,996.00	0.00
			Value \$ 81,470.00					
Account No. xxxxxx2546								
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	7/15/2009 First Mortgage Location: 23837 State Road 37 N., Noblesville IN (3 BR, 2.5 BA, 1 Story house with 3 Acres, 2 Car garage, Built in 1970's, Purchased in 2000 for \$212,000.00)		X		110,492.00	0.00
			Value \$ 195,000.00					
Subtotal							191,934.00	6,446.00
(Total of this page)								

Sheet **3** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	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. xxxxxx5967			7/15/2009					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Mortgage Location: 215 Fox Circle East, Noblesville IN (3 BR, 2 BA, 1 Story house with 3/4 an acre, 2 Car garage, Built in 1970, Purchased in 2001 for \$92,000.00)		X			
			Value \$ 75,000.00				64,582.00	0.00
Account No. xxxxxx7146			2001					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Mortgage Location: 5909 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)		X			
			Value \$ 110,000.00				107,000.00	0.00
Account No. xxxxxx7161			2001					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	Mortgage- foreclosure Location: 5905 Devington Road, Indianapolis IN (4 Plex with each unit having 2 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1960, Purchased in 2001 for \$125,000.00)		X			
			Value \$ 110,000.00				107,000.00	0.00
Account No.			Matthew Love c/o Feiwell and Hannoy, PC 251 N Illinois Street, Suite 1700 Indianapolis, IN 46204-1944					
Washington/Chase			Value \$					
Account No. xxxxxx5169			7/15/2009					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215		-	First Mortgage Location: 3113 N. New Jersey, Indianapolis IN (Double with each unit having 3 BR, 1.5 BA in a 2 Story house on a lot, No garage, Built in 1920, Purchased in 2003 for \$35,200.00)		X			
			Value \$ 39,900.00				44,209.00	4,309.00
Subtotal							322,791.00	4,309.00
(Total of this page)								

Sheet 4 of 5 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

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

In re **Linda Kay Kraus**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	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
Account No. xxxxxx5927			7/15/2009 First Mortgage Location: 3037-3039 Winthrop, Indianapolis IN (Double with each unit having 3 BR, 1 BA in a 2 Story house on a lot, No garage, Built in 1912, Purchased in 1995 for \$10,000.00)					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	-		Value \$ 20,000.00		X		15,826.00	0.00
Account No. xxxxxx5942			7/15/2009 Mortgage Location: 19245 Green Meadow Court, Noblesville IN (3 BR, 2 BA, 1 Story house on a lot, 2 Car garage, Built in 1970, Purchased in 2001 for \$127,000.00)					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	-		Value \$ 81,000.00		X		90,406.00	9,406.00
Account No. xxxxxx9968			7/15/2009 Mortgage Location: 6134 Laurel Holly Drive, Indianapolis IN (4 Unit Building with each unit having 2 BR, 1 BA in a 2 Story house on a lot, 5 Car garage, Built in 1960, Purchased in 2000 for \$81,273.00)					
Washington/Chase 6716 Grade Lane Bldg 9, #910 Louisville, KY 40215	-		Value \$ 60,000.00		X		57,622.00	0.00
Account No. xxxxxx7179			2001 First Mortgage Location: 5915 Devington Road Indianapolis IN (4 Plex with each unit having 2 BR 1 BA in a 2 story house on a lot, no gargaee, built in 1960, purchased in 2001 for \$125,000.00)					
Washington/Chase 6717 Grade Lane Bldg 9, #910 Louisville, KY 40215	-		Value \$ 107,000.00		X		107,000.00	0.00
Account No.								
			Value \$					
Subtotal							270,854.00	9,406.00
(Total of this page)								
Total							1,226,658.00	337,246.00
(Report on Summary of Schedules)								

Sheet **5** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Linda Kay Kraus

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.

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

In re Linda Kay Kraus

Case No. _____

Debtor

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 U S B A N D W I F E J O I N T 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. xxxx-xxxx-xxxx-4909 Discover PO Box 3008 New Albany, OH 43054-3008		-	7/2009 Revolving Charge				13,135.16
Account No. xxxx-xxxx-xxxx-6603 Forum Credit Union PO Box 15019 Wilmington, DE 19886-5019		-	7/2009 Revolving Charge				4,486.97
Account No.							
Account No.							
Subtotal (Total of this page)							17,622.13
Total (Report on Summary of Schedules)							17,622.13

0 continuation sheets attached

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

☐ 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.
Amanda and Brady Mart	Residential Lease of property at Fox Circle, Nobelsville IN
Britney Williams	Residential Lease of Property at Laurel Hall Apt #4, Indianapolis IN
Chimeda Babgy	Residential Lease of Property at 5909 Devington Road Apt#5, Indianapolis IN
Dawn Wimberly	Residential Lease of Property at 5909 Devington Road Apt #7, Indianapolis IN
Debra Wimberly	Residential Lease of Property at 5909 Devington Road Apt #8, Indianapolis IN
Dionna Wilkins	Residential LEase of Property at 5915 Devington Road Apt#11, Indianapolis IN
Erin Zielinski and Robert Horner	residential lease of property @ Sanibel Circle, Nobelsville IN
Jennifer Mimms	Residential LEase of Property at 5905 Devington Road Apt #4, Indianapolis IN
Linda Beacon	Residential Lease of Property at New Jersey, Indianapolis IN
Linda Cheeseborough	Residential Lease of Property at 5915 Devington Road Apt #9, Indianapolis IN
Minnie Session	Residential Lease of Property @ New JERsey, Indianapolis IN
Paul and Sandra Rosetta	Residential Lease of Property at Green Meadow, Nobelsville IN
Renee Scott	Residential LEase of Property at Winthrop, Indianapolis IN
Sonja Shark	Residential Lease of Property at 5905 Devington Road Apt #2, Indianapolis IN
Taunja Bass	Residential Lease of Property at Laurel Hall Apt #2, Indianapolis IN

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

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.
Tiffany Townsend	Residential Lease of Property at Laurel Hall Apt #1, Indianapolis IN
Tina Otis	Residential LEase of Property at 5905 Devington Road Apt #1, Indianapolis IN
Vanessa Williams	Residential Lease of Property @ LAurel Hall Apt #3, Indianapolis, IN
Vensus Bacon	Residential Lease of Property at 5915 Devington Road Apt#12, Indianapolis IN

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

In re Linda Kay Kraus

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

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

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

____ continuation sheets attached to Schedule of Codebtors

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

In re **Linda Kay Kraus**

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:	DEPENDENTS OF DEBTOR AND SPOUSE	
Widowed	RELATIONSHIP(S): No Dependents	AGE(S): -
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

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

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

\$ 0.00	\$ N/A
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ N/A
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance
(Specify): **Social Security**

\$ 0.00	\$ N/A
\$ 7,208.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 1,227.00	\$ N/A

12. Pension or retirement income

\$ 0.00	\$ N/A
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13. Other monthly income

(Specify):

Annuity**Truck Payment income**

\$ 570.00	\$ N/A
\$ 431.00	\$ N/A

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 9,436.00	\$ N/A
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 9,436.00	\$ N/A
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 9,436.00	
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(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:

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

In re Linda Kay Kraus

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,584.00
a. Are real estate taxes included? Yes <u>X</u> No ____		
b. Is property insurance included? Yes <u>X</u> No ____		
2. Utilities:	\$	150.00
a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	80.00
d. Other <u>Cable</u>	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	50.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	433.00
7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	262.00
d. Auto	\$	0.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	431.00
b. Other <u>Second Mortgage</u>	\$	530.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	4,707.00
17. Other <u>See Detailed Expense Attachment</u>	\$	161.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **8,848.00**

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

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	9,436.00
b. Average monthly expenses from Line 18 above	\$	8,848.00
c. Monthly net income (a. minus b.)	\$	588.00

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

In re Linda Kay Kraus Debtor(s) Case No. _____

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

Other Expenditures:

Hair Cuts	\$	6.00
Pet Expenses	\$	55.00
Miscellaneous	\$	100.00
Total Other Expenditures	\$	161.00

In re Linda Kay Kraus

Debtor(s)

Case No. _____

Business ExpensesProperty Taxes

19425 Green Meadow	\$169.68
17733 Sanibel Circle	\$238.86
215 Fox Circle	\$168.05
6134 Laurel Hall Drive	\$333.60
3113-15 New Jersey	\$107.25
3037-39 Winthrop	\$84.86
0 239th St	\$24.11
Subtotal	\$1,126.41

Insurance

19425 Green Meadow	\$38.50
17733 Sanibel Circle	\$38.50
215 Fox Circle	\$40.00
6134 Laurel Hall Drive	\$75.00
3113-15 New Jersey	\$31.09
3037-39 Winthrop	\$31.84
0 239th St	\$0.00
Subtotal	\$254.93

Electric/Gas

6134 Laurel Hall Drive	\$148.75
Subtotal	\$148.75

Water

6134 Laurel Hall Drive	\$142.61
Subtotal	\$142.61

Trash

6134 Laurel Hall Drive	\$84.33
Subtotal	\$84.33

Maintenance

19425 Green Meadow	\$100.00
17733 Sanibel Circle	\$100.00
215 Fox Circle	\$100.00
6134 Laurel Hall Drive	\$100.00
3113-15 New Jersey	\$100.00
3037-39 Winthrop	\$100.00
Subtotal	\$600.00

Mortgage-Adequate Protection

19425 Green Meadow	\$541.24
17733 Sanibel Circle	\$395.11
215 Fox Circle	\$386.54
6134 Laurel Hall Drive	\$345.47
3113-15 New Jersey	\$263.38
3037-39 Winthrop	\$94.88
0 239th St	\$323.44
Subtotal	\$2,350.06

Total Expenses	\$4,707.09
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**United States Bankruptcy Court
Southern District of Indiana**

In re Linda Kay Kraus

Debtor(s)

Case No.

Chapter

11

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 0.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Other Taxes 0.00

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 0.00

12. Office Expenses and Supplies 0.00

13. Repairs and Maintenance 0.00

14. Vehicle Expenses 0.00

15. Travel and Entertainment 0.00

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0.00

18. Insurance 0.00

19. Employee Benefits (e.g., pension, medical, etc.) 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION

TOTAL

21. Other (Specify):

DESCRIPTION

TOTAL

22. Total Monthly Expenses (Add items 3-21) \$ 0.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 0.00

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

United States Bankruptcy Court
Southern District of Indiana

In re **Linda Kay Kraus**

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

Date **August 13, 2009**

Signature **/s/ Linda Kay Kraus**

Linda Kay Kraus

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
Southern District of Indiana

In re Linda Kay Kraus

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.....	\$	25,000.00 retainer billed at \$300 per hour. After retainer exhausted, debtor responsible for any additional fees
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Prior to the filing of this statement I have received.....	\$	25,000.00
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Balance Due.....	\$	0.00
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2. \$ **1,039.00** of the filing fee has been paid.
3. \$ **50.00** Credit Counseling Fees paid.
4. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
5. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
6. ☒ 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.
7. 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. Filing of lien avoidance and redemption motions; communications with client, trustee and creditors; review and advise as to reaffirmation agreements.
8. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
 Discharge litigation: exemption issues including, but not limited to, contested motions for turnover by the trustee; contested lien avoidance motions; contested adversary proceedings for the purpose of stripping liens; contested motions to redeem; attendance at any reaffirmation hearings, if necessary; and representation in any foreclosure action, collection suit, or other non-bankruptcy matter.

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: 7/31/09/s/ Sally J. O'Connor

Sally J. O'Connor
Bankruptcy Law Office of Mark S. Zuckerberg
333 N. Pennsylvania
Indianapolis, IN 46204
317-687-0000

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **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. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

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

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.

Sally J. O'Connor	X /s/ Sally J. O'Connor	August 13, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
333 N. Pennsylvania St., Suite 100		
Indianapolis, IN 46204		
(317)687-0000		

Certificate of Debtor

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

Linda Kay Kraus	X /s/ Linda Kay Kraus	August 13, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

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

In re **Linda Kay Kraus**

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: **August 13, 2009**

/s/ Linda Kay Kraus

Linda Kay Kraus

Signature of Debtor

LINDA KAY KRAUS
23837 STATE ROAD 37 N.
NOBLESVILLE, IN 46060

SALLY J. O'CONNOR
BANKRUPTCY LAW OFFICE OF MARK S. ZUCKERBERG, P.C.
333 N. PENNSYLVANIA ST., SUITE 100
INDIANAPOLIS, IN 46204

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NOBLESVILLE, IN 46060

AMANDA AND BRADY MART

AMERICAN GENERAL
2345 CONNER STREET
NOBLESVILLE, IN 46060-3136

BRITNEY WILLIAMS

CHIMEDA BABGY

CITIFINANCIAL/CITIBANK
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COPPELL, TX 75019-9575

DAWN WIMBERLY

DEBRA WIMBERLY

DIONNA WILKINS

DISCOVER
PO BOX 3008
NEW ALBANY, OH 43054-3008

ERIN ZIELINSKI AND ROBERT HORNER

FEIWELL & HANNOY
251 N. ILLINOIS ST., #1700
INDIANAPOLIS, IN 46204

FORUM CREDIT UNION
PO BOX 15019
WILMINGTON, DE 19886-5019

HAMILTON COUNTY TREASURER
33 N. 9TH STREET #L-21
NOBLESVILLE, IN 46060-2200

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JP MORGAN/CHASE
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BLDG 9, #910
LOUISVILLE, KY 40215

LINDA BEACON

LINDA CHEESEBOROUGH

MARION COUNTY TREASURER
200 E. WASHINGTON STREET STE. 1041
INDIANAPOLIS, IN 46204

MARION COUNTY TREASURER
200 E. WASHINGTON STREET
INDIANAPOLIS, IN 46204

MATTHEW LOVE
C/O FEIWELL AND HANNOY, PC
251 N ILLINOIS STREET, SUITE 1700
INDIANAPOLIS, IN 46204-1944

MINNIE SESSION

PAUL AND SANDRA ROSETTA

RENEE SCOTT

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