

**United States Bankruptcy Court  
District of Minnesota**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>EI Bakri, Arafat Hassan</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Sutherland, Adrianna Helene</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4619</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3284</b>
Street Address of Debtor (No. and Street, City, and State): <b>8450 Mississippi Blvd. NW Coon Rapids, MN</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>8450 Mississippi Blvd. NW Coon Rapids, MN</b>
ZIP Code <b>55433</b>	ZIP Code <b>55433</b>
County of Residence or of the Principal Place of Business: <b>Anoka</b>	County of Residence or of the Principal Place of Business: <b>Anoka</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center"><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p align="center"><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p align="center"><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p align="center"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center"><b>Nature of Debts</b> (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center"><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p align="center"><b>Chapter 11 Debtors</b></p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.

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

**Estimated Number of Creditors**

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

**Estimated Assets**

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

**Estimated Liabilities**

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

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>EI Bakri, Arafat Hassan Sutherland, Adrianna Helene</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (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.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</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).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)	
<b>Exhibit C</b> 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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> 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. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> 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)  <input type="checkbox"/> 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 <input type="checkbox"/> 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. <input type="checkbox"/> 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):

**EI Bakri, Arafat Hassan  
Sutherland, Adrianna Helene**

#### 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/ Arafat Hassan EI Bakri**  
Signature of Debtor **Arafat Hassan EI Bakri**

**X /s/ Adrianna Helene Sutherland**  
Signature of Joint Debtor **Adrianna Helene Sutherland**

Telephone Number (If not represented by attorney)

**July 30, 2010**  
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 Attorney\*

**X /s/ Steven B. Nosek**  
Signature of Attorney for Debtor(s)

**Steven B. Nosek 79960**  
Printed Name of Attorney for Debtor(s)

**Steven B. Nosek, P.A.**  
Firm Name

**Attorney at Law  
2855 Anthony Lane S, #201  
St. Anthony, MN 55418**

Address

**Email: snosek@visi.com**

**612-335-9171 Fax: 612-789-2109**  
Telephone Number

**July 30, 2010**  
Date

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

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

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

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

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

\_\_\_\_\_ Address

**X** \_\_\_\_\_  
Date

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

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

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

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

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

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

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

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

Printed Name of Authorized Individual

Title of Authorized Individual

\_\_\_\_\_ Date

**United States Bankruptcy Court  
District of Minnesota**

In re Arafat Hassan El Bakri  
Adrianna Helene Sutherland

Debtor(s)

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

11

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

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Arafat Hassan El Bakri  
Arafat Hassan El Bakri

Date: July 30, 2010

**United States Bankruptcy Court  
District of Minnesota**

In re Arafat Hassan El Bakri  
Adrianna Helene Sutherland

Debtor(s)

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

11

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

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Adrianna Helene Sutherland  
Adrianna Helene Sutherland

Date: July 30, 2010

**United States Bankruptcy Court  
District of Minnesota**

In re **Arafat Hassan El Bakri  
Adrianna Helene Sutherland**

Debtor(s)

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

Chapter **11**

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>America's Servicing Co. 1 Home Campus Des Moines, IA 50328</b>	<b>America's Servicing Co. 1 Home Campus Des Moines, IA 50328</b>	<b>Rental Property 728 Minnehaha Ave W St. Paul, MN 55104 Property ID No.: 35.29.23.11.0039 Legal Description: The East 30 Feet of Lot 13, Block 2,</b>		<b>132,043.00  (84,900.00 secured)</b>
<b>BAC Home Loans Servicing LP 7105 Corporate Dr PTX-C-35 Plano, TX 75024-4100</b>	<b>BAC Home Loans Servicing LP 7105 Corporate Dr PTX-C-35 Plano, TX 75024-4100</b>	<b>Rental Property: 605 Van Buren Ave St. Paul, MN 55103 Parcel ID No.: 36-29-23-22-0101 Legal Description: Lot 19, Block 1, Michels Subdivision of</b>		<b>251,362.00  (207,200.00 secured)</b>
<b>BAC Home Loans Servicing LP 7105 Corporate Dr PTX-C-35 Plano, TX 75024-4100</b>	<b>BAC Home Loans Servicing LP 7105 Corporate Dr PTX-C-35 Plano, TX 75024-4100</b>	<b>Rental Property: 3546 Knox Ave N Minneapolis, MN 55412 Parcel ID No.: 09.029.24.21.0106 Legal Description: Lot 13, Block 1, Nimmons and Pratt's</b>		<b>131,627.00  (99,000.00 secured)</b>
<b>Bank of America PO Box 17309 Baltimore, MD 21297</b>	<b>Bank of America PO Box 17309 Baltimore, MD 21297</b>			<b>14,097.00</b>
<b>Bank of America PO Box 851001 Dallas, TX 75285-1001</b>	<b>Bank of America PO Box 851001 Dallas, TX 75285-1001</b>			<b>11,703.00</b>



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

Arafat Hassan El Bakri

In re Adrianna Helene Sutherland

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>
Bank of America 7105 Corporate Drive Plano, TX 75024	Bank of America 7105 Corporate Drive Plano, TX 75024	Rental Property: 2727 Oliver Ave N Minneapolis, MN 55411 Property ID No.: 09-029-24-33-0097 Legal Description: Lot 1, Block 4, Supplement to For		<b>116,786.00</b>  <b>(83,000.00 secured)</b>
Bank of America PO Box 851001 Dallas, TX 75285-1001	Bank of America PO Box 851001 Dallas, TX 75285-1001			4,339.00
Capital One Bank (USA), N.A. PO Box 60599 City Of Industry, CA 91716-0599	Capital One Bank (USA), N.A. PO Box 60599 City Of Industry, CA 91716-0599			11,473.00
Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298	Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298			10,115.00
Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298	Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298			5,857.00
David R. Johnson 14926 Paul Ave N Marine on Saint Croix, MN 55047	David R. Johnson 14926 Paul Ave N Marine on Saint Croix, MN 55047	Rental Property: 3844 Cedar Ave S Minneapolis, MN 55407 Property ID No.: 11-028-24-11-0126 Legal Description: Lot 6, Block 8, Monroe Bros Subdiv		<b>96,186.00</b> <b>(206,500.00 secured)</b> <b>(162,033.00 senior lien)</b>
Discover Card PO Box 30943 Salt Lake City, UT 84103	Discover Card PO Box 30943 Salt Lake City, UT 84103			6,555.00
Discover Card PO Box 30943 Salt Lake City, UT 84103	Discover Card PO Box 30943 Salt Lake City, UT 84103			8,881.00
GM Card Customer Service PO Box 80082 Salinas, CA 93912-0082	GM Card Customer Service PO Box 80082 Salinas, CA 93912-0082			7,472.00

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

In re **Arafat Hassan El Bakri**  
**Adrianna Helene Sutherland**

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>
<b>Home Depot Home Depot Credit Services PO Box 689100 Des Moines, IA 50368-9100</b>	<b>Home Depot Home Depot Credit Services PO Box 689100 Des Moines, IA 50368-9100</b>			<b>29,948.00</b>
<b>Lowe's PO Box 530914 Atlanta, GA 30353-0914</b>	<b>Lowe's PO Box 530914 Atlanta, GA 30353-0914</b>			<b>3,451.00</b>
<b>Menards HSBC Retail Services PO Box 15521 Wilmington, DE 19850-5521</b>	<b>Menards HSBC Retail Services PO Box 15521 Wilmington, DE 19850-5521</b>			<b>7,472.00</b>
<b>Menards HSBC Retail Services PO Box 15521 Wilmington, DE 19850-5521</b>	<b>Menards HSBC Retail Services PO Box 15521 Wilmington, DE 19850-5521</b>			<b>14,644.00</b>
<b>National City - PNC Bank PO Box 856177 Louisville, KY 40285-6177</b>	<b>National City - PNC Bank PO Box 856177 Louisville, KY 40285-6177</b>	<b>Homestead Location: 8450 Mississippi Blvd. NW, Coon Rapids MN 55433 Property ID No.: 04-30-24-11-0023 Legal Description: Lot 1, Block 4, Mississi</b>		<b>87,452.00 (305,000.00 secured) (253,402.00 senior lien)</b>
<b>Wells Fargo Wells Fargo Card Services PO Box 10347 Des Moines, IA 50306</b>	<b>Wells Fargo Wells Fargo Card Services PO Box 10347 Des Moines, IA 50306</b>			<b>10,796.00</b>

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

In re **Arafat Hassan El Bakri**  
**Adrianna Helene Sutherland**

Debtor(s)

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

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Arafat Hassan El Bakri** and **Adrianna Helene Sutherland**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **July 30, 2010**Signature **/s/ Arafat Hassan El Bakri****Arafat Hassan El Bakri**

Debtor

Date **July 30, 2010**Signature **/s/ Adrianna Helene Sutherland****Adrianna Helene Sutherland**

Joint Debtor

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

AMERICA'S SERVICING CO.  
1 HOME CAMPUS  
DES MOINES IA 50328

AMERICAN EXPRESS  
PO BOX 0001  
LOS ANGELES CA 90096-0001

BAC HOME LOANS SERVICING LP  
7105 CORPORATE DR  
PTX-C-35  
PLANO TX 75024-4100

BANK OF AMERICA  
7105 CORPORATE DRIVE  
PLANO TX 75024

BANK OF AMERICA  
PO BOX 851001  
DALLAS TX 75285-1001

BANK OF AMERICA  
PO BOX 17309  
BALTIMORE MD 21297

CAPITAL ONE BANK (USA), N.A.  
PO BOX 60599  
CITY OF INDUSTRY CA 91716-0599

CHASE  
CARDMEMBER SERVICE  
PO BOX 15298  
WILMINGTON DE 19850-5298

CHASE HOME FINANCE  
PO BOX 78420  
PHOENIX AZ 85062-8420

CHASE HOME MORTGAGE  
PO BOX 24696  
COLUMBUS OH 43224-0696

CITIMORTGAGE, INC.  
PO BOX 689196  
DES MOINES IA 50368-9196

DAVID R. JOHNSON  
14926 PAUL AVE N  
MARINE ON SAINT CROIX MN 55047

DISCOVER CARD  
PO BOX 30943  
SALT LAKE CITY UT 84103

GM CARD  
CUSTOMER SERVICE  
PO BOX 80082  
SALINAS CA 93912-0082

GURSTEL STALOCH & CHARGO  
6681 COUNTRY CLUB DRIVE  
GOLDEN VALLEY MN 55427

HENNEPIN FACULTY ASSOCIATES  
914 S 8TH STREET, S600  
MINNEAPOLIS MN 55404-1228

HOME DEPOT  
HOME DEPOT CREDIT SERVICES  
PO BOX 689100  
DES MOINES IA 50368-9100

HOME DEPOT  
HOME DEPOT CREDIT SERVICES  
PO BOX 653000  
DALLAS TX 75265-3000

LOWES  
PO BOX 530914  
ATLANTA GA 30353-0914

LUMBER LIQUIDATORS  
HSBC RETAIL SERVICES  
PO BOX 15521  
WILMINGTON DE 19850-5521

MENARDS  
HSBC RETAIL SERVICES  
PO BOX 15521  
WILMINGTON DE 19850-5521

NATIONAL CITY - PNC BANK  
PO BOX 856177  
LOUISVILLE KY 40285-6177

PETERSON, FRAM & BERGMAN, P.A.  
ATTN: STEVEN H. BRUNS  
55 EAST 5TH STREET, #800  
SAINT PAUL MN 55101-1718

REITER & SCHILLER, P.A.  
ATTN: RICHARD J. DUBE  
25 N DALE STREET  
SAINT PAUL MN 55102

UNITY HOSPITAL  
ALLINA HOSPITALS & CLINICS  
2925 CHICAGO AVENUE  
MINNEAPOLIS MN 55407-1321

WELLS FARGO  
WELLS FARGO CARD SERVICES  
PO BOX 10347  
DES MOINES IA 50306

WILFORD & GESKE, PA  
ATTN: SARA KIEFNER-LEGAL ASST.  
8425 SEASONS PKWY, #105  
WOODBURY MN 55125-4393