B1 (Official Form 1)(1/08)							
United States Bankruptcy Co District of Montana						V	oluntary Petition
Name of Debtor (if individual, enter Last, First, RIZZOTTO, JEANNE				of Joint De	ebtor (Spouse	e) (Last, First, Middle	e):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor in the la trade names):	ast 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9541			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				er I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 8874 HWY 212 BOYD, MT			Street .	Address of	f Joint Debtor	(No. and Street, Cit	
		ZIP Code 013	-				ZIP Code
County of Residence or of the Principal Place of CARBON		013	County	y of Reside	ence or of the	Principal Place of E	Business:
Mailing Address of Debtor (if different from stree PO BOX 21	eet address):		Mailin	g Address	of Joint Debt	or (if different from	street address):
ROBERTS, MT		ZIP Code					ZIP Code
59070 Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor	Nature of I	Business			Chapter	of Bankruptcy Co	de Under Which
 (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	e Exhibit D on page 2 of this form. Railroad Stockbroker Commodity Broker Clearing Bank Other 		zation	defined "incurr	er 9 er 11 er 12 er 13 are primarily co d in 11 U.S.C. § red by an indivi	of a Forei Chapter 1 of a Forei Nature of Del (Check one bother) onsumer debts,	
Filing Fee (Check or	ie box)		Check	one box:		Chapter 11 Debtor	'S
 Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 			Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptano	not a small by aggregate non s or affiliates) ble boxes: being filed wi ces of the plan	usiness debtor as de neontingent liquidate are less than \$2,190 ith this petition.	petition from one or more
Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ■ Debtor estimates that funds will be available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY ■ 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					IS FOR COURT USE ONLY		
1- 50- 100- 200-		0,001- 25	,001- ,000	□ 50,001- 100,000	OVER 100,000		
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\$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 to	50,000,001 \$10 \$100 to 5	00,000,001 \$500 lion	500,000,001 to \$1 billion			

09-60965 Doc# 1 Filed: 05/27/09 Entered: 05/27/09 17:48:38 Page 2 of 51

, or writedl	v Petition	Name of Debtor(s):	
This mass		RIZZOTTO, JEANNE	
i nis page mi	ist be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Las	Q Voorg (If more than two	attach additional sheat)
ocation	An Prior Bankrupicy Cases Flied Within Las	Case Number:	Date Filed:
/here Filed:	- None -	cuse rumber.	Dute Theu.
ocation here Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
ame of Deb None -	tor:	Case Number:	Date Filed:
istrict:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petiti have informed the petition 12, or 13 of title 11, United	an individual whose debts are primarily consumer debts.) oner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, I States Code, and have explained the relief availabl further certify that I delivered to the debtor the notice 2(b).
Exhibit	A is attached and made a part of this petition.	X /s/ Jon R Binney	May 27, 2009
		Signature of Attorney fo Jon R Binney #2	or Debtor(s) (Date)
-	int petition:		
	D also completed and signed by the joint debtor is attached a	and made a part of this petit	ion.
	Information Regardin	g the Debtor - Venue	ion.
	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip	g the Debtor - Venue plicable box) al place of business, or prin	cipal assets in this District for 180
	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d	cipal assets in this District for 180 ays than in any other District.
•	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnershi cipal place of business or pr in the United States but is	cipal assets in this District for 180 ays than in any other District. p pending in this District. rincipal assets in the United States in a defendant in an action or
•	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. Certification by a Debtor Who Resider	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnershi cipal place of business or pr in the United States but is he interests of the parties wi s as a Tenant of Resident	cipal assets in this District for 180 ays than in any other District. p pending in this District. rincipal assets in the United States in a defendant in an action or Il be served in regard to the relief
•	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnershi cipal place of business or prin in the United States but is he interests of the parties with s as a Tenant of Residentian licable boxes)	cipal assets in this District for 180 ays than in any other District. p pending in this District. incipal assets in the United States in a defendant in an action or ll be served in regard to the relief
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	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnershi cipal place of business or prin in the United States but is he interests of the parties with s as a Tenant of Residentian licable boxes)	cipal assets in this District for 180 ays than in any other District. p pending in this District. incipal assets in the United States in a defendant in an action or ll be served in regard to the relief
	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, go Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District. Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession (Name of landlord that obtained judgment)	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnership tipal place of business or prin in the United States but is the interests of the parties with s as a Tenant of Residentian licable boxes) of debtor's residence. (If bother of debtor's residence in the bother of the bother of debtor's residence in the bother of the	cipal assets in this District for 180 ays than in any other District. p pending in this District. incipal assets in the United States in a defendant in an action or Il be served in regard to the relief fal Property x checked, complete the following.) r which the debtor would be permitted to cure
	Information Regardin (Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District. Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, th	g the Debtor - Venue plicable box) al place of business, or prin a longer part of such 180 d eneral partner, or partnershi cipal place of business or prin in the United States but is ne interests of the parties wi s as a Tenant of Resident licable boxes) of debtor's residence. (If bo	cipal assets in this District for 180 ays than in any other District. p pending in this District. incipal assets in the United States in a defendant in an action or Il be served in regard to the relief al Property x checked, complete the following.) r which the debtor would be permitted to cure gment for possession was entered, and

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

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B1 (Official Form 1)(1/08) Name of Debtor(s): **Voluntary Petition RIZZOTTO, JEANNE** (This page must be completed and filed in every case) 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. Х X /s/ JEANNE RIZZOTTO Signature of Debtor JEANNE RIZZOTTO Х Signature of Joint Debtor Date Telephone Number (If not represented by attorney) May 27, 2009 Date Signature of Attorney* X /s/ Jon R Binney Signature of Attorney for Debtor(s) Jon R Binney #2895 Printed Name of Attorney for Debtor(s) **Binney Law Firm PC** Firm Name 2435 Mullan Road PO Box 2253 Missoula, MT 59806-2253 Address Email: jon@binneylaw.com (406) 541-8020 Fax: (406) 543-5023 Telephone Number May 27, 2009 Address 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. Date 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. Х Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of a Foreign Representative

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

(Check only one box.)

- □ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

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 bankrutpcy 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.)

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.

Date

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

United States Bankruptcy Court District of Montana

In re **JEANNE RIZZOTTO**

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

□ 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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

5/27/09 5:46PM

Best Case Bankruptcy

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor:	/s/ JEANNE RIZZOTTO
	JEANNE RIZZOTTO

Date: May 27, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Montana

JEANNE RIZZOTTO In re

Debtor(s)

Case No. 11 Chapter

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AMERICAN EXPRESS CUSTOMER SERVICES PO BOX 981535 EL PASO, TX 79998-1535	AMERICAN EXPRESS CUSTOMER SERVICES PO BOX 981535 EL PASO, TX 79998-1535	CREDIT CARD PURCHASES		75,004.18
AMERICAN EXPRESS/DELTA CUSTOMER SERVICES PO BOX 981540 EL PASO, TX 79998-1540	AMERICAN EXPRESS/DELTA CUSTOMER SERVICES PO BOX 981540 EL PASO, TX 79998-1540	CREDIT CARD PURCHASES		3,912.70
AVANTA FEDERAL CREDIT UNION BILLINGS WEST END 3212 CENTRAL AVENUE BILLINGS, MT 59102	AVANTA FEDERAL CREDIT UNION BILLINGS WEST END 3212 CENTRAL AVENUE BILLINGS, MT 59102	1998 HALLET 210S	Disputed	40,000.00 (9,550.00 secured)
BANK OF AMERICA PO BOX 22031 GREENSBORO, NC 27420	BANK OF AMERICA PO BOX 22031 GREENSBORO, NC 27420	CREDIT CARD PURCHASES		17,059.26
BEST BUY RETAIL SERVICES PO BOX 15521 WILMINGTON, DE 19850-5521	BEST BUY RETAIL SERVICES PO BOX 15521 WILMINGTON, DE 19850-5521	CREDIT CARD PURCHASES		2,487.28
CHASE BANK CARD MEMBER SERVICES PO BO 15548 WILMINGTON, DE 19886-5548	CHASE BANK CARD MEMBER SERVICES PO BO 15548 WILMINGTON, DE 19886-5548	CREDIT CARD PURCHASES		2,395.00
CROWLEY LAW FIRM 420 KENSINGTON MISSOULA, MT 59801-4411	CROWLEY LAW FIRM 420 KENSINGTON MISSOULA, MT 59801-4411	PROFESSIONAL SERVICES OF COURSE SECURITIES		43,000.00
EAST SHORES PRODUCTIONS 5201 CONGRESS AVE # 234 BOCA RATON, FL 33487	EAST SHORES PRODUCTIONS 5201 CONGRESS AVE # 234 BOCA RATON, FL 33487	ADVERTISING FOR OF COURSE RV RESORT		6,900.00
GARLINGTON LOHN & ROBINSON PO BOX 799 Missoula, MT 59807-2595	GARLINGTON LOHN & ROBINSON PO BOX 799 Missoula, MT 59807-2595	PROFESSIONAL SERVICES		2,168.46

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B4 (Official Form 4) (12/07) - Cont. In re **JEANNE RIZZOTTO**

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
HENDRICKSON, EVERSON, NOENNING & WOODWARD, P.C. PO BOX 2502 BILLINGS, MT 59103-2502	HENDRICKSON, EVERSON, NOENNING & WOODWARD, P.C. PO BOX 2502 BILLINGS, MT 59103-2502	PROFESSIONAL SERVICES		2,433.62
KEVIN LOWE 28342 AZURITE PLACE VALENCIA, CA 91354-1504	KEVIN LOWE 28342 AZURITE PLACE VALENCIA, CA 91354-1504	OUT OF POCKET EXPENSES		7,501.35
LANDSCAPE UNLIMITED, LLC 1201 ARIES DRIVE LINCOLN, NE 68512	LANDSCAPE UNLIMITED, LLC 1201 ARIES DRIVE LINCOLN, NE 68512	PROFESSIONAL SERVICES		79,774.35
LUEBBEN, JOHNSON & BARNHOUSE 7424 4TH STREET NW ALBUQUERQUE, NM 87107	LUEBBEN, JOHNSON & BARNHOUSE 7424 4TH STREET NW ALBUQUERQUE, NM 87107	PROFESSIONAL SERVICES		3,390.96
MARK & JUDY HILL 1627 WEST 27TH STREET SAN PEDRO, CA 90732	MARK & JUDY HILL 1627 WEST 27TH STREET SAN PEDRO, CA 90732	LOAN OF MONEY OF COURSE RV RESORT CIVIL CASE	Disputed	29,856.00
MRACHEK POPP & ASSOCIATES MARK SCHUBERT, CPA PO BOX 668/ RED LODGE, MT 59068	MRACHEK POPP & ASSOCIATES MARK SCHUBERT, CPA PO BOX 668/ RED LODGE, MT 59068	PROFESSIONAL SERVICES CENTURY 21-THE SUMMIT INC		3,800.00
ROBERT TRENT JONES 75 FOREST AVENUE PALO, CA 94301-2198	ROBERT TRENT JONES 75 FOREST AVENUE PALO, CA 94301-2198	PROFESSIONAL SERVICES OF COURSE RESORT		655,000.00
RV PARK CONSULTING INC 812 SHOSHONE DRIVE LA CONNER, WA 98257	RV PARK CONSULTING INC 812 SHOSHONE DRIVE LA CONNER, WA 98257	GOODS & SERVICES		2,867.82
TRAILERL ENTERPRISES 2575 VISAT DEL MAR DRIVE VENTURA, CA 93001	TRAILERL ENTERPRISES 2575 VISAT DEL MAR DRIVE VENTURA, CA 93001	ADVERTISING OF COURSE RV RESORT		50,841.50
WELLS FARGO BANK, N.A. C/O CUSTOMER MANAGEMENT PO BOX 95225 ALBURQUEQUE, NM 87199- 5225	WELLS FARGO BANK, N.A. C/O CUSTOMER MANAGEMENT PO BOX 95225 ALBURQUEQUE, NM 87199-5225	CREDIT CARD PURCHASES		21,790.14
WELLS FARGO BUSINESS DIRECT PO BOX 348750 SACRAMENTO, CA 95834	WELLS FARGO BUSINESS DIRECT PO BOX 348750 SACRAMENTO, CA 95834	CREDIT CARD PURCHASES		18,839.93

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B4 (Official Form 4) (12/07) - Cont. In re **JEANNE RIZZOTTO**

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **JEANNE RIZZOTTO**, 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 May 27, 2009

Signature /s/ JEANNE RIZZOTTO JEANNE RIZZOTTO

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.

5/27/09 5:46PM

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

United States Bankruptcy Court District of Montana

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JEANNE RIZZOTTO

Debtor

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2,930,900.00		
B - Personal Property	Yes	4	311,344.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		2,956,293.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		1,045,600.17	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			10,164.79
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,525.00
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	3,242,244.00		
			Total Liabilities	4,001,893.90	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

District of Montana

In re

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JEANNE RIZZOTTO

Debtor

Case No.		
C1	11	
Chapter	11	

5/27/09 5:46PM

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)	10,164.79
Average Expenses (from Schedule J, Line 18)	10,525.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,866.69

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		30,450.00
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		1,045,600.17
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,076,050.17

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

In re JEA

JEANNE RIZZOTTO

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
OFFICE BUILDING S27, T07S, R20E, CLOCK 014, LOT 007, LTS 7-10, BLK 14 RED LODGE, MONTANA	Fee Simple	-	599,000.00	363,000.00
RESIDENCE 8874 HIGHWAY 212 BOYD, MONTANA	Fee Simple	-	649,000.00	341,393.73
CABIN 8853 HIGHWAY 212 RED LODGE, MONTANA	Fee Simple	-	359,000.00	206,000.00
10 DOT CALM LOTS (LOT NOS. 23, 54, 32, 24, 22, 40, 56, 55, 31, 41)	Fee Simple	-	499,000.00	0.00
2100 JAMAICA BLVD SOUTH LAKE HAVASU CITY, ARIZONA	Fee Simple	-	175,000.00	145,000.00
TIME SHARE		-	50,000.00	0.00
320 ACRES S33, T03 S, R23 E, E2NW4, W2NE4, NE4NE4	Fee Simple	-	599,900.00	0.00

Sub-Total > 2,930,900.00

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(Total of this page)

Total > 2,930,900.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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JEANNE RIZZOTTO

Case No.

5/27/09 5:46PM

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		-	619.00
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.	x			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.	CHAIR SITTIN MICRO SILVE TOAS REFRI	HES, PIANO, TELEVISION, KITCHEN TABLE & S, 2 BEDS, 2 DRESSERS, NIGHT STAND, 3 IG CHAIR, CHIMP BEDS, REFRIGERATOR, OWAVE, DISHWASHER, STOVE, RWARE/COOKWARE, COFFEE POT, TER, COUCH AND LOVESEAT, SMALL GERATOR, WASHER& DRYER, POOL TABLE, UM CLEANERS, POWER TOOLS, IRON		2,175.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		RES, SHIRLEY TEMPLE PICTURES, FAMILY OS, PEPSI MEMORABILIA	-	800.00
6.	Wearing apparel.	WARD	ROBE FOR ONE WOMAN	-	500.00
7.	Furs and jewelry.	WATC	H, RING, COSTUME JEWELRY	-	20.00
8.	Firearms and sports, photographic, and other hobby equipment.	CAME	RA, 357 COLT, .22 HAND GUN	-	400.00
9.	Interests in insurance policies. Name insurance company of each	х			

Sub-Total > (Total of this page)

4,514.00

3 continuation sheets attached to the Schedule of Personal Property

policy and itemize surrender or

refund value of each.

5/27/09 5:46PM

JEANNE RIZZOTTO

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
10.	Annuities. Itemize and name each issuer.	X			
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.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	OF C	OURSE RV RESORT, LLC	-	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.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

0.00

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

5/27/09 5:46PM

In re	JEANNE RIZZOTTO		,	Case No.	
			Debtor		
		SCHEDULE I	B - PERSONAL PROPE (Continuation Sheet)	CRTY	
	Type of Property	N O E	Description and Location of Property	JUIIL UI	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
clai	ner contingent and unliquidated ims of every nature, including	٧.	I OF COURSE RV RESORT, LL	c -	10,000.00
deb	refunds, counterclaims of the otor, and rights to setoff claims. /e estimated value of each.		EATER MONTANA REALTY RBON COUNTY		
		RIZZOTTO v. (DV-09-0528 - Y CONVERSION	CHIRRICK ELLOWSTONE COUNTY	-	13,000.00
			CASEY BON COUNTY ER (CURRENTLY ON APPEAL)	-	Unknown
		RIZZOTTO v S DV-09-36; CAF CLAIM AND D	BON COUNTY	-	0.00
			I OF COURSE RV RESORT, LL	с -	10,000.00
		v ZAHN, dba GR DV-09-47 - CAI COLLECTION	EATER MONTANA REALTY RBON COUNTY		
inte	ents, copyrights, and other Ellectual property. Give ticulars.	х			
gen	enses, franchises, and other heral intangibles. Give ticulars.	X			
con info § 1 by : obt the	stomer lists or other compilations ntaining personally identifiable prmation (as defined in 11 U.S.C. 01(41A)) provided to the debtor individuals in connection with aining a product or service from debtor primarily for personal, nily, or household purposes.	X			
	tomobiles, trucks, trailers, and	1998 MITSUBI	SHI ECLIPSE	-	5,070.00
oth	er vehicles and accessories.	1978 BLAZER		-	2,500.00
		2001 DODGE F	RAM	-	4,665.00
		2002 JEEP		-	4,700.00
		2005 TSUNAM	I (FOREST RIVER) RV	-	236,665.00
				Sub-Tot	al > 286,600.00

Sub-Total > (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case No.

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

In re

JEANNE RIZZOTTO

5/27/09 5:46PM

(Total of this page) Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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(Report also on Summary of Schedules)

20,230.00 Sub-Total >

	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
26.	Boats, motors, and accessories.		1998 HALLET 210S	-	9,550.00
			2 WAVE RUNNERS	-	6,000.00
27.	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.		DESK, CHAIR, 2 SITTING CHAIRS, LAPTOP,	-	3,000.00
	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			
31.	Animals.		2 CHIMPANZEES - 7 YRS OLD	-	30.00
			2 HORSES	-	1,000.00
			DOG	-	50.00
	Crops - growing or harvested. Give particulars.	Х			
	Farming equipment and implements.	х			
34.	Farm supplies, chemicals, and feed.		2 TONS OF HAY	-	300.00
	Other personal property of any kind not already listed. Itemize.		JOHN DEERE LAWN MOWER	-	300.00

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Debtor

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

In re JEANNE RIZZOTTO Case No. Debtor SCHEDULE C - PROPERTY CLAIMED AS EXEMPT Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds (Check one box) \$136,875. □ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3) Value of Current Value of Specify Law Providing Description of Property Claimed Property Without Each Exemption Exemption Deducting Exemption **Real Property** RESIDENCE Mont. Code Ann. §§ 70-32-104, 250,000.00 649,000.00 8874 HIGHWAY 212 25-13-615 **BOYD, MONTANA** Cash on Hand CASH Mont. Code Ann. § 25-13-614 619.00 619.00 Household Goods and Furnishings COUCHES, PIANO, TELEVISION, KITCHEN Mont. Code Ann. § 25-13-609(1) 2.175.00 2,175.00 TABLE & CHAIRS, 2 BEDS, 2 DRESSERS, NIGHT STAND, 3 SITTING CHAIR, CHIMP BEDS, REFRIGERATOR, MICROWAVE, DISHWASHER, STOVE, SILVERWARE/COOKWARE, COFFEE POT, TOASTER, COUCH AND LOVESEAT, SMALL REFRIGERATOR. WASHER& DRYER. POOL TABLE, VACUUM CLEANERS, POWER TOOLS, IRON Books, Pictures and Other Art Objects; Collectibles PICTURES, SHIRLEY TEMPLE PICTURES, Mont. Code Ann. § 25-13-609(1) 800.00 800.00 FAMILY PHOTOS, PEPSI MEMORABILIA Wearing Apparel WARDROBE FOR ONE WOMAN 500.00 500.00 Mont. Code Ann. § 25-13-609(1) Furs and Jewelry WATCH, RING, COSTUME JEWELRY Mont. Code Ann. § 25-13-609(1) 0.00 20.00 Firearms and Sports, Photographic and Other Hobby Equipment CAMERA, 357 COLT, .22 HAND GUN Mont. Code Ann. § 25-13-609(1) 400.00 400.00 Automobiles, Trucks, Trailers, and Other Vehicles 2001 DODGE RAM Mont. Code Ann. § 25-13-609(2) 2,500.00 4,665.00 Office Equipment, Furnishings and Supplies DESK, CHAIR, 2 SITTING CHAIRS, LAPTOP, Mont. Code Ann. § 25-13-609(1) 3.000.00 3.000.00 Animals **2 CHIMPANZEES - 7 YRS OLD** Mont. Code Ann. § 25-13-609(1) 30.00 30.00 2 HORSES Mont. Code Ann. § 25-13-609(1) 0.00 1,000.00 DOG Mont. Code Ann. § 25-13-609(1) 0.00 50.00 Other Personal Property of Any Kind Not Already Listed JOHN DEERE LAWN MOWER Mont. Code Ann. § 25-13-609(1) 0.00 300.00

Total:

260,024.00

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

In re

JEANNE RIZZOTTO

Case No._____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Debtor

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.

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

Husband, Wife, Joint, or Community UNLLQULDATED AMOUNT OF DISPUTED CREDITOR'S NAME ODEBTOR ONTINGENT CLAIM DATE CLAIM WAS INCURRED, н AND MAILING ADDRESS **UNSECURED** WITHOUT NATURE OF LIEN, AND DESCRIPTION AND VALUE W PORTION, IF INCLUDING ZIP CODE, DEDUCTING J C ANY AND ACCOUNT NUMBER VALUE OF OF PROPERTY (See instructions above.) COLLATERAL SUBJECT TO LIEN Account No. DMV LIEN 1998 HALLET 210S **AVANTA FEDERAL CREDIT UNION** BILLINGS WEST END **3212 CENTRAL AVENUE** x Х BILLINGS, MT 59102 Value \$ 9.550.00 40.000.00 30.450.00 First Mortgage Account No. RESIDENCE BANK OF RED LODGE 8874 HIGHWAY 212 A BRANCH OF BANK OF BRIDGER, BOYD. MONTANA N.A. **PO BOX 1548** RED LODGE, MT 59068 Value \$ 649,000.00 215,680.96 0.00 HOME EQUITY LOAN Account No. RESIDENCE BANK OF RED LODGE 8874 HIGHWAY 212 A BRANCH OF BANK OF BRIDGER, BOYD, MONTANA N.A. **PO BOX 1548** RED LODGE, MT 59068 Value \$ 649,000.00 125,712.77 0.00 Account No. Mortgage OFFICE BUILDING **BANK OF RED LODGE** S27, T07S, R20E, CLOCK 014, LOT 007, A BRANCH OF BANK OF BRIDGER, LTS 7-10, BLK 14 N.A. **RED LODGE, MONTANA PO BOX 1548** RED LODGE, MT 59068 Value \$ 599,000.00 363,000.00 0.00 Subtotal 744,393.73 30,450.00

1 continuation sheets attached

(Total of this page)

5/27/09 5:46PM

Case No.

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

JEANNE RIZZOTTO In re

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

PO BOX 33668 PHOENIX, AZ 85067		-						
SCOTT & DOROTHY REYNOLDS C/O STEWART TITLE			2100 JAMAICA BLVD SOUTH LAKE HAVASU CITY, ARIZONA					
BILLINGS, MT 59102 Account No.	┥		Value \$ 359,000.00 CONTRACT FOR DEED	+	$\left \right $	$\left \right $	206,000.00	0.00
ROCKY MOUNTAIN CONTRACT SERVICE ATTN: JAMES WAPLES, TRUSTEE 1001 SOUTH 24 STREET WEST SUITE 200		-	CABIN 8853 HIGHWAY 212 RED LODGE, MONTANA					
Account No. xxxxxxxx0139			Value \$ 5,070.00 CONTRACT FOR DEED ••••••••••••••••••••••••••••••••••••				5,000.00	0.00
Account No. NORTHWEST ADVANTAGE, LLC 2990 KING AVE WEST BILLINGS, MT 59102		-	1998 MITSUBISHI ECLIPSE					
			Value \$ 2,900,000.00				1,697,900.00	0.00
Account No. BEARTOOTH BANK 2130 KING AVE WEST BILLINGS, MT 59106	x	-	190 ACRES (OF COURSE RV RESORT) RED LODGE, MONTANA OFFICE BUILDING - RED LODGE, MONTANA 320 ACRES - RED LODGE, MONTANA 10 DOT CALM LOTS (LOT NOS. 23, 54, 32, 24, 22, 40, 56, 55, 31, 41)					
			Value \$ 236,665.00				158,000.00	0.00
BANK OF THE WEST PO BOX 4002 CONCORD, CA 94524-4002			2005 TSUNAMI (FOREST RIVER) RV		Ë D			
Account No. xxxxx8597	┥	$\left \right $	DMV LIEN	-₽ ₽	A			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hi H J C	Isband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLLQULD	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY

(Report on Summary of Schedules)

B6E (Official Form 6E) (12/07)

In re JE

JEANNE RIZZOTTO

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

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.

continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

5/27/09 5:46PM

In re JEANNE RIZZOTTO

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

Case No.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	н w	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM		Г	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY				
Account No.			2007 & 2008 INCOME TAXES	Τ	A T E D							
INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA, PA 19114-0326		-					Unknown	Unknown 0.00				
Account No.			2007 & 2008 INCOME TAXES									
MONTANA DEPT OF REVENUE KIM DAVIS BANKRUPTCY SPECIALIST PO BOX 7701		-						Unknown				
HELENA, MT 59604-7701							Unknown	0.00				
Account No.												
Account No.												
Sheet <u>1</u> of <u>1</u> continuation sheets				Subt				0.00				
Schedule of Creditors Holding Unsecured	Priority	Cl	aims (Total of t		oag ota		0.00	0.00				
			(Report on Summary of So				0.00	0.00				

Case No._____

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

In re

JEANNE RIZZOTTO

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

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.) Account No. x-xxxx-xxx0508	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. GOODS & SERVICES		L I Q U I D A	I S P U T F	AMOUNT OF CLAIM
ALLIED WASTE SERVICES 344 NALL AVE. BILLINGS, MT 59101-5661		-					341.37
Account No. x-x3008			CREDIT CARD PURCHASES	+			
AMERICAN EXPRESS CUSTOMER SERVICES PO BOX 981535 EL PASO, TX 79998-1535		-					75,004.18
Account No. XXXX008 AMERICAN EXPRESS/DELTA CUSTOMER SERVICES PO BOX 981540 EL PASO, TX 79998-1540		-	CREDIT CARD PURCHASES				
							3,912.70
Account No. 999F ARNOLD PALMER DESIGN COMPNAY 9000 BAY HILL BOULEVARD SUITE 300 ORLANDO, FL 32819		-	GOODS & SERVICES				1,050.48
8 continuation sheets attached		I	I (Total of	Sub this			80,308.73

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Case No._____

JEANNE RIZZOTTO In re

Debtor

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

CREDITOR'S NAME	С	Н	Isband, Wife, Joint, or Community		c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	L C H		1	T I N G	UNLUQULDAT	ISPUTED	AMOUNT OF CLAIM
Account No. XXXXX3978			CREDIT CARD PURCHASES		тΙ	T E D		
BANK OF AMERICA PO BOX 22031 GREENSBORO, NC 27420		-				D		17,059.26
Account No. xxxxxxxxx5806			CREDIT CARD PURCHASES				_	
BEST BUY RETAIL SERVICES PO BOX 15521 WILMINGTON, DE 19850-5521		-						
								2,487.28
Account No. 9664 CHASE BANK CARD MEMBER SERVICES PO BO 15548 WILMINGTON, DE 19886-5548		-	CREDIT CARD PURCHASES					2,395.00
Account No.			GOODS & SERVICES		┥		_	
CREATIVE DESIGN WORKS PO BOX 908 RED LODGE, MT 59068		-						390.00
Account No.	╉		PROFESSIONAL SERVICES	—	+	_	_	
CROWLEY LAW FIRM 420 KENSINGTON MISSOULA, MT 59801-4411		-	OF COURSE SECURITIES					43,000.00
Sheet no1 of _8 sheets attached to Schedule of	1	1	1	Su	bto	otal		
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of thi				65,331.54

(Total of this page)

JEANNE RIZZOTTO

Debtor

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

Husband, Wife, Joint, or Community DISP CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W U T E D CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **GOODS & SERVICES** Account No. xxxxx5925 **CENTURY 21 - THE SUMMIT** DEX PO BOX 79167 PHOENIX, AZ 85062-9167 1.600.00 ADVERTISING FOR OF COURSE RV RESORT Account No. EAST SHORES PRODUCTIONS **5201 CONGRESS AVE** # 234 BOCA RATON, FL 33487 6,900.00 Account No. x2577 **GOODS & SERVICES ECONO SEPTIC & PORTABLE** TOILIETS **1120 RANDOLPH AVE FARMINGTON, NM 87401** 176.55 **GOODS & SERVICES** Account No. xx-xxx7007 **CENTURY 21** FEDEX PO BOX 94515 PALATINE, IL 60094-4515 257.89 **PROFESSIONAL SERVICES** Account No. **GARLINGTON LOHN & ROBINSON PO BOX 799** Missoula, MT 59807-2595 2,168.46 Sheet no. 2 of 8 sheets attached to Schedule of Subtotal 11,102.90

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

JEANNE RIZZOTTO

Debtor

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

Husband, Wife, Joint, or Community DISP CODEBTOR UNL QUI DATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w r U T E D CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) ASSIGNED BY AMERICAN EXPRESS Account No. xxxx-xxxxxx-x3008 NOTICE ONLY **GC SERVICES** PO BOX 39050 PHOENIX, AZ 85069 0.00 PROFESSIONAL SERVICES Account No. 2054 OF COURSE RV RESORT **GOLF COURSE PLANNING, LLC MICHAEL J ANGUS 110 NEWPORT CENTER DR SUITE 200 NEWPORT BEACH, CA 92660** 1,088.33 PROFESSIONAL SERVICES Account No. xxx5149 HAVASU REG. MED CENTER **101 CIVIC CNETER LANE** LAKE HAVASU CITY, AZ 86405-3030 1,227.50 PROFESSIONAL SERVICES Account No. HENDRICKSON, EVERSON, **NOENNING & WOODWARD, P.C. PO BOX 2502** BILLINGS, MT 59103-2502 2,433.62 **BEST BUY CREDIT CARD** Account No. xxxxxxxxxxx5806 **HSBC RETAIL SERVICES PO BOX 5244** CAROL STREAM, IL 60197-5244 1,992.43 Subtotal

Sheet no. 3 of 8 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No._____

6,741.88

JEANNE RIZZOTTO

Debtor

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

		110	ahand Wife Joint of Community					İ
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATI	AIM		I Q U I	I P	AMOUNT OF CLAIM
Account No.			LOAN OF MONEY		Т	D A T E D		
J.D. DEINES PO BOX 1561 RED LODGE, MT 59068		-						2,000.00
Account No.	╋	-	GOODS & SERVICES					
JARED MURPHY 1700 CLIFFSIDE DRIVE APT 306 FARMINGTON, NM 87401		-						1,600.00
Account No.		\vdash	OUT OF POCKET EXPENSES		+	-	\vdash	
KEVIN LOWE 28342 AZURITE PLACE VALENCIA, CA 91354-1504		-						7,501.35
Account No.	+		PROFESSIONAL SERVICES					
LANDSCAPE UNLIMITED, LLC 1201 ARIES DRIVE LINCOLN, NE 68512		-						79,774.35
Account No.		╞	PROFESSIONAL SERVICES		\vdash			19,114.35
LUEBBEN, JOHNSON & BARNHOUSE 7424 4TH STREET NW ALBUQUERQUE, NM 87107		-						3,390.96
Sheet no4 of _8 sheets attached to Schedule of		1		S	Sub	tota	11	94,266.66
Creditors Holding Unsecured Nonpriority Claims			(T	otal of t	his	pag	ge)	94,200.00

Case No._____

JEANNE RIZZOTTO In re

Debtor

Case No._____

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

		110	aband Wife Joint or Community	i				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	O I N T I N G		DISPUTED	AMOUNT OF CLAIM
Account No.					Т	T E		
MARK & JUDY HILL 1627 WEST 27TH STREET SAN PEDRO, CA 90732		-	OF COURSE RV RESORT CIVIL CASE				x	29,856.00
Account No.			PROFESSIONAL SERVICES		_	4		20,000.00
MRACHEK POPP & ASSOCIATES MARK SCHUBERT, CPA PO BOX 668/ RED LODGE, MT 59068		-	CENTURY 21-THE SUMMIT INC					3,800.00
Account No. FBB261			CREDIT		╈			
PINNACLE FINANCIAL GROUP 7825 WASHINGTON AVE SOUTH SUITE 310 MINNEAPOLIS, MN 55439-2409		-						397.64
Account No.			GOODS & SERVICES					
PRO CUT LAWN CARE PO BOX 578 RED LODGE, MT 59068		-						350.00
Account No.	┢	\vdash	PROFESSIONAL SERVICES		+	┥		
ROBERT TRENT JONES 75 FOREST AVENUE PALO, CA 94301-2198		-	OF COURSE RESORT					655,000.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of	1	L		Su	ibto	tal		000 400 0 4
Creditors Holding Unsecured Nonpriority Claims			(T	otal of thi	s p	age	e)	689,403.64

Debtor

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

Husband, Wife, Joint, or Community DISP CODEBTOR UNL QUI DATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w r U T E D CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **GOODS & SERVICES** Account No. **CENTURY 21 - THE SUMMIT** RODEO **PO BOX 1546** RED LODGE, MT 59068-1546 575.00 **GOODS & SERVICES** Account No. **ROY MCKEE** c/o JARED MURPHY **1700 CLIFFSIDE DRIVE APT 306** FARMINGTON, NM 87401 1,600.00 ADVERTISEMENT FOR OF COURSE RV Account No. x9003 RESORT **RV LIFE** 18717 76TH AVE WEST SUITE B LYNNWOOD, WA 98037 Unknown **GOODS & SERVICES** Account No. **RV PARK CONSULTING INC 812 SHOSHONE DRIVE** LA CONNER, WA 98257 2,867.82 Account No. xx0332 **GOODS & SERVICES** SECURITY BY KENCO 3416 FIRST AVENUE NORTH **BILLINGS, MT 59101** 1,139.64 Sheet no. 6 of 8 sheets attached to Schedule of Subtotal 6,182.46

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No._____

JEANNE RIZZOTTO

Debtor

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

	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONT INGEN	L Q U I	I P	AMOUNT OF CLAIM
Account No. xxxxx8732			GOODS & SERVICES		Т	D A T E D		
SPRINT PO BOX 219100 KANSAS CITY, MO 64121-9100		-				D		311.09
Account No. xx1705	╉		ADVERTISING		+			
TRAILERL ENTERPRISES 2575 VISAT DEL MAR DRIVE VENTURA, CA 93001		-	OF COURSE RV RESORT					
								50,841.50
Account No. x8745 VISIONARY COMMUNICATIONS PO BOX 2799 GILLETTE, WY 82717-2799		-	GOODS & SERVICES CENTURY 21 - THE SUMMIT					479.70
Account No. xxxxxxxxxx0001 WELLS FARGO BANK, N.A. C/O CUSTOMER MANAGEMENT PO BOX 95225 ALBURQUEQUE, NM 87199-5225		-	CREDIT CARD PURCHASES					21,790.14
Account No. xxxx-xxxx-9750 WELLS FARGO BUSINESS DIRECT PO BOX 348750 SACRAMENTO, CA 95834		-	CREDIT CARD PURCHASES					18,839.93
Sheet no. 7 of 8 sheets attached to Schedule o	f		1	S	Sub	tota	1 1	00.000.00
Creditors Holding Unsecured Nonpriority Claims			(T	otal of t	his	pag	ge)	92,262.36

Case No._____

JEANNE RIZZOTTO

Debtor

Case No.

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

Husband, Wife, Joint, or Community D I S P CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W U T E D CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. AMX0EL ASSIGNED BY AMERICAN EXPRESS NOTICE ONLY **ZWICKER & ASSOCIATES** ATTORNEYS AT LAW **80 MINUTEMAN ROAD** ANDOVER, MA 01810-1031 0.00 Account No. Account No. Account No. Account No. Sheet no. 8 of 8 sheets attached to Schedule of Subtotal 0.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 1,045,600.17

(Report on Summary of Schedules)

B6G (Official Form 6G) (12/07)

In re

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JEANNE RIZZOTTO

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor

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).

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

In re

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JEANNE RIZZOTTO

Case No.

5/27/09 5:46PM

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

BRANDON RIZZOTTO PO BOX 21 ROBERTS, MT 59070 DISPUTED

OF COURSE RV RESORT, LLC PO BOX 21 ROBERTS, MT 59070 AVANTA FEDERAL CREDIT UNION BILLINGS WEST END 3212 CENTRAL AVENUE BILLINGS, MT 59102

NAME AND ADDRESS OF CREDITOR

BEARTOOTH BANK 2130 KING AVE WEST BILLINGS, MT 59106 09-60965 Doc#: 1 Filed: 05/27/09 Entered: 05/27/09 17:48:38 Page 32 of 51

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

In re JEANNE RIZZOTTO

Debtor(s)

Case No.

5/27/09 5:46PM

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 O	F DEBTOR AND SP	OUSE		
Divorced	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer SE	ELF-EMPLOYED				
How long employed					
	D BOX 21 DBERTS, MT 59070				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS			• • •		
a. Payroll taxes and social securit	У	\$	0.00	\$	<u>N/A</u>
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A N/A
d. Other (Specify):		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	0.00	\$	N/A
7. Regular income from operation of b	usiness or profession or farm (Attach detailed stater	ment) \$	10,164.79	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends	payments payable to the debtor for the debtor's use of	sr that of	0.00	\$	N/A
dependents listed above 11. Social security or government assis		\$	0.00	\$	N/A
(9())		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income13. Other monthly income		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	10,164.79	\$	N/A
15. AVERAGE MONTHLY INCOME	(Add amounts shown on lines 6 and 14)	\$	10,164.79	\$	N/A
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line 1	5)	\$	10,16	4.79

(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 **JEANNE RIZZOTTO**

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)	\$ 2,600.00
a. Are real estate taxes included? Yes No _X	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$ 975.00
b. Water and sewer	\$ 100.00
c. Telephone	\$ 975.00
d. Other See Detailed Expense Attachment	\$ 180.00
3. Home maintenance (repairs and upkeep)	\$ 500.00
4. Food	\$ 800.00
5. Clothing	\$ 25.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$0.00
8. Transportation (not including car payments)	\$ 400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 700.00
b. Life	\$ 0.00
c. Health	\$ 152.00
d. Auto	\$ 300.00
e. Other	\$ 0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	·
	\$ 718.00
(Specify) REAL ESTATE TAXES 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	*
plan)	
a. Auto	\$ 1,000.00
b. Other	\$ 0.00
c. Other	\$ 0.00
c. Other	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 1,000.00
	\$ 0.00
	\$ <u>0.00</u>
Other	\$
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.)	\$10,525.00
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	-

	Average monthly income from Line 15 of Schedule I	\$ 10,164.79
b.	Average monthly expenses from Line 18 above	\$ 10,525.00
c.	Monthly net income (a. minus b.)	\$ -360.21

B6J (Official Form 6J) (12/07) In re JEANNE RIZZOTTO

Debtor(s)

Case No.

5/27/09 5:46PM

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

Other Utility Expenditures:

GARBAGE DISPOSAL	\$ 30.00
INTERNET	\$ 100.00
SNOW REMO VAL	\$ 50.00
Total Other Utility Expenditures	\$ 180.00

09-60965 Doc#: 1 Filed: 05/27/09 Entered: 05/27/09 17:48:38 Page 35 of 51

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

5/27/09 5:46PM

United States Bankruptcy Court District of Montana

In re JEANNE RIZZOTTO

Debtor(s)

Case No. Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 27, 2009

Signature

Ire /s/ JEANNE RIZZOTTO JEANNE RIZZOTTO 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. B7 (Official Form 7) (12/07)

United States Bankruptcy Court District of Montana

In re JEANNE RIZZOTTO

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
\$0.00	2007 INCOME - UNKNOWN
\$0.00	2008 INCOME - UNKNOWN
\$98,000.00	2009 YTD INCOME

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2

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

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
JD DEINES	5/6/09	\$3,000.00	\$0.00
PO BOX 1651			
RED LODGE, MT 59068			

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.)

		AMOUNI	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

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

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 AVANTA FEDERAL CREDIT UNION VS JEANNE RIZZOTTO and BRANDON S. RIZZOTTO CASE NO. DV-08-153

NATURE OF PROCEEDING COLLECTION OVERDRAFT COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION MONTANA TWENTY-SECOND IN PROGRESS JUDICIAL DISTRICT COURT, CARBON COUNTY

AMOUNT PAID

AMOUNT STILL

OWING

		COURT OF ACENCY	
CAPTION OF SUIT AND CASE NUMBER HKM ENGINEERING vs OF COURSSE RV RESORT, LLC	NATURE OF PROCEEDING COLLECTION LIEN FORCLOSURE	COURT OR AGENCY AND LOCATION MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	STATUS OR DISPOSITION IN PROGRESS
JEANNE RIZZOTTO, and BEARTOOTH BANK CAUSE NO. DV-08-163			
RV RESORT, LLC, STEVE WERBELOW and KATHY WERBELOW and CLARENCE WERBELOW and BARBARA WERBELOW, vs		DISTRICT COURT FIFTH JUDICIAL DISTRICT, STATE OF WYOMING	IN PROGRESS
JEANNE RIZZOTTO, OF COURSE RV RESORT, LLC CIVIL NO. 253821			
STATE OF MONTANA vs JEANNE RIZZOTTO DC-2008-21	FELONY - POST JUDGMENT/RESTITUTION	TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
RICHARD STOCKWILL RV PARK CONSULTING vs JEANNE RIZZOTTO CV-08-131	COLLECTION	SKAGIT COUNTY DISTRICT COURT MOUNTY VERNON, WASHINGTON	
RIZZOTTO AND OF COURSE RV RESORT vs ELLEN ROSE dba GREATER MONTANA REALTY DV-09-49	COLLECTION	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
RIZZOTTO AND OF COURSE RESORT vs LEANN ZAHN dba GREATER MONTANA REALTY DV-09-47	COLLECTION	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
RIZZOTTO v CHIRRICK DV-09-0528	CONVERSION	YELLOWSTON COUNTY	IN PROGRESS
AVANTA FEDERAL CREDIT UNION v RIZZOTTO DV-08-153	COLLECTIN AND FORECLOSURE	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
JO DEANE DOWNINIG v RIZZOTTO DV-08-193	CHIMPANZEE PERSONAL INJURY	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
HOLLMAN v RIZZOTTO and OF COURSE RESORT CV-08-105	COLLECTIONS	CARBON COUNTY JUSTICE COURT	IN PROGRESS

CAPTION OF SUIT AND CASE NUMBER STATE OF MONTANA V RIZZOTTO CR-09-02	NATURE OF PROCEEDING PUBLIC NUISANCE	COURT OR AGENCY AND LOCATION CARBON COUNTY JUSTICE COURT	STATUS OR DISPOSITION IN PROGRESS
CARBON COUNTY BOARD OF HEALTH v RIZZOTTO DV-08-96	CHIMPANZEE QUARANTINE	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS
RIZZOTTO v JAMES CASEY and CONNIE CASEY DV-08-96	INTERPLEADER	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	ON APPEAL
MT BOARD OF REALTY REGULATION DISCIPLINARY TREATMENT OF LICENSE	COMPLAINT	MONTANA DEPARTMENT OF LABOR AND INDUSTRY HELENA MONTANA	IN PROGRESS
MONTANA BOARD OF REALTY REGULATION		MONTANA DEPARTMENT OF LABOR AND INDUSTRY HELENA, MONTANA	IN PROGRESS
HILL and MOORE v RIZZOTTO and OF COURSE RESORT BC-402-537		SUPERIOR COURT OF CALIFORNIA COUNTY OF LOS ANGELES	IN PROGRESS
LENTZNER FOR CHELSEA LENTZNER V RIZZOTTO DV-08-10	CHIMPANZEE PERSONAL INJURY	MONTANA TWENTY-SECOND JUDICIAL DISTRICT COURT, CARBON COUNTY	IN PROGRESS

- None b. Describe all property.
 - 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

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 AVANTA FEDERAL CREDIT UNION BILLINGS WEST END 3212 CENTRAL AVENUE BILLINGS, MT 59102 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN SEPTEMBER 6, 2008

DESCRIPTION AND VALUE OF PROPERTY HUMMER

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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.)

		DATE OF		
NAME A	ND ADDRESS OF ASSIGNEE	ASSIGNMENT	TERMS OF ASSI	GNMENT OR SETTLEMENT
None	preceding the commencement of th	in the hands of a custodian, receiver, is case. (Married debtors filing under whether or not a joint petition is filed,	chapter 12 or chapter 13	must include information concerning
		NAME AND LOCATION		
NAME A	ND ADDRESS	OF COURT	DATE OF	DESCRIPTION AND VALUE OF
OF C	USTODIAN	CASE TITLE & NUMBER	ORDER	PROPERTY
	7. Gifts			
None	and usual gifts to family members a aggregating less than \$100 per recip	ions made within one year immediate aggregating less than \$200 in value pe pient. (Married debtors filing under c ot a joint petition is filed, unless the	er individual family mem hapter 12 or chapter 13 n	ber and charitable contributions nust include gifts or contributions by
	E AND ADDRESS OF FOR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this c	casualty or gambling within one yea ase. (Married debtors filing under cha ion is filed, unless the spouses are sep	apter 12 or chapter 13 mu	st include losses by either or both
		DESCRIPTION C	OF CIRCUMSTANCES A	ND IF
	PTION AND VALUE		ERED IN WHOLE OR I	N PART
OF	PROPERTY	BY INSURAN	NCE, GIVE PARTICULA	ARS DATE OF LOSS
	9. Payments related to debt coun	seling or bankruptcy		
None				ding attorneys, for consultation ankruptcy within one year immediately
		DATE OF PAYM	ENT.	AMOUNT OF MONEY
	AND ADDRESS	NAME OF PAYOR II	FOTHER	OR DESCRIPTION AND VALUE
	PAYEE	THAN DEBTO	OR	OF PROPERTY
PO BOX	LAW FIRM, PC			
	JLA, MT 59806			
-	GE EDUCATION FOUNDATION	MAY 18, 2009		\$30.00
	10. Other transfers			
None	transferred either absolutely or as s		preceding the commenc	
NAME A	ND ADDRESS OF TRANSFEREE,		DESCRIBE PROP	ERTY TRANSFERRED
	ELATIONSHIP TO DEBTOR	DATE		ALUE RECEIVED

DATE(S) OF

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

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AMOUNT OF MONEY OR DESCRIPTION AND

VALUE OF PROPERTY OR DEBTOR'S INTEREST

6

TRANSFER(S) IN PROPERTY 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.) TYPE OF ACCOUNT, LAST FOUR AMOUNT AND DATE OF SALE DIGITS OF ACCOUNT NUMBER, NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING BANK OF RED LODGE CHECKING A BRANCH OF BANK OF BRIDGER, N.A. DOT CALM **PO BOX 1548** RED LODGE, MT 59068 **AVANTA FEDERAL CREDIT UNION** CHECKING **JULY 2008** BILLINGS WEST END **3212 CENTRAL AVENUE** BILLINGS, MT 59102 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.) NAMES AND ADDRESSES NAME AND ADDRESS OF BANK OF THOSE WITH ACCESS DESCRIPTION DATE OF TRANSFER OR OR OTHER DEPOSITORY OF CONTENTS TO BOX OR DEPOSITORY SURRENDER, IF ANY 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 14. Property held for another person None List all property owned by another person that the debtor holds or controls. DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER PROPERTY LOCATION OF PROPERTY 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

None

DEVICE

NAME OF TRUST OR OTHER

trust or similar device of which the debtor is a beneficiary.

NAME USED

DATES OF OCCUPANCY

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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	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.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS THE SUMMIT, INC.

NATURE OF BUSINESS **REAL ESTATE**

BEGINNING AND ENDING DATES **1994 - PRESENT** 7/2006 - 11/2008

OF COURSE RV RESORT

CENTURY 21

DOT CALM

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

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 MARK SCHUBERT

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

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

8

DATES SERVICES RENDERED

DATES SERVICES RENDERED

ADDRESS

None		stitutions, creditors and other parties vithin two years immediately preced		nd trade agencies, to whom a financial statement was of this case.
NAME A	AND ADDRESS		DA	TE ISSUED
	20. Inventories			
None		last two inventories taken of your p and basis of each inventory.	roperty, the name of the	person who supervised the taking of each inventory,
DATE O	F INVENTORY	INVENTORY SUPERVISO)R	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and a	ddress of the person having possess	on of the records of eac	h of the two inventories reported in a., above.
DATE O	FINVENTORY		NAME AND ADDRES RECORDS	SSES OF CUSTODIAN OF INVENTORY
	21 . Current Partner	s, Officers, Directors and Shareho	lders	
None	a. If the debtor is a par	rtnership, list the nature and percent	age of partnership intere	est of each member of the partnership.
NAME A	AND ADDRESS	NATURE	E OF INTEREST	PERCENTAGE OF INTEREST
None		rporation, list all officers and director ercent or more of the voting or equit		nd each stockholder who directly or indirectly owns, ration.
NAME A	AND ADDRESS	TITLE		NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners	s, officers, directors and sharehold	ers	
None	a. If the debtor is a par commencement of this		ndrew from the partners	hip within one year immediately preceding the
NAME		ADDRESS		DATE OF WITHDRAWAL
None		rporation, list all officers, or director g the commencement of this case.	rs whose relationship wi	ith the corporation terminated within one year
NAME A	AND ADDRESS	TITLE		DATE OF TERMINATION
	23 . Withdrawals from	m a partnership or distributions b	y a corporation	
None		loans, stock redemptions, options ex		redited or given to an insider, including compensation erquisite during one year immediately preceding the
OF REC	& ADDRESS IPIENT, ONSHIP TO DEBTOR		ND PURPOSE IDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation	n Group.		
None				aber of the parent corporation of any consolidated six years immediately preceding the commencement
NAME C	OF PARENT CORPORA	ATION		TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

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

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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 May 27, 2009

Signature /s/ JEANNE RIZZOTTO

JEANNE RIZZOTTO 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

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United States Bankruptcy Court District of Montana

In r	e JEANNE RIZZOTTO	Case No.	
	Debtor(s)	Chapter	11
	DISCLOSURE OF COMPENSATION OF ATTORNE	Y FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the compensation paid to me within one year before the filing of the petition in bankruptcy, or a be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrupt	greed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$	3,961.00
	Prior to the filing of this statement I have received	\$	3,961.00
	Balance Due	\$	0.00
2.	1,039.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	Debtor Deter (specify):		
4.	The source of compensation to be paid to me is:		
	Debtor Deter (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless	s they are memb	pers and associates of my law firm.
	□ I have agreed to share the above-disclosed compensation with a person or persons who ar copy of the agreement, together with a list of the names of the people sharing in the comp		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the	e bankruptcy ca	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin b. Preparation and filing of any petition, schedules, statement of affairs and plan which may c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any d. [Other provisions as needed] POST PETITION WORK IS TO BE CHARGED AT THE RATE OF \$200.00 	be required; adjourned hear	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service	ce:	
	CERTIFICATION		
this	I certify that the foregoing is a complete statement of any agreement or arrangement for paym bankruptcy proceeding.	ent to me for re	presentation of the debtor(s) in

Dated: May 27, 2009	/s/ Jon R Binney
	Jon R Binney #2895
	Binney Law Firm PC
	2435 Mullan Road
	PO Box 2253
	Missoula, MT 59806-2253
	(406) 541-8020 Fax: (406) 543-5023
	jon@binneylaw.com

UNITED STATES BANKRUPTCY COURT DISTRICT OF MONTANA

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

<u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

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

Certificate of Attorney

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

Jon R Binney #2895	X /s/ Jon R Binney	May 27, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
2435 Mullan Road		
PO Box 2253		
Missoula, MT 59806-2253		
(406) 541-8020		
jon@binneylaw.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we)) have received and read this notice.	

JEANNE RIZZOTTOX/s/ JEANNE RIZZOTTOMay 27, 2009Printed Name(s) of Debtor(s)Signature of DebtorDateCase No. (if known)X

Signature of Joint Debtor (if any)

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Date

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United States Bankruptcy Court District of Montana

Debtor(s)

Case No.

Chapter

11

In re **JEANNE RIZZOTTO**

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: May 27, 2009

/s/ JEANNE RIZZOTTO

JEANNE RIZZOTTO Signature of Debtor 5/27/09 5:46PM

Best Case Bankruptcy

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PO BOX 21126

PO BOX 7701

HELENA, MT 59604-7701

ALLIED WASTE SERVICES

BILLINGS, MT 59101-5661

344 NALL AVE.

INTERNAL REVENUE SERVICE

JEANNE RIZZOTTO PO BOX 21 ROBERTS, MT 59070

Jon R Binney Binney Law Firm PC 2435 Mullan Road PO Box 2253 Missoula, MT 59806-2253

AVANTA FEDERAL CREDIT UNION BILLINGS WEST END 3212 CENTRAL AVENUE BILLINGS, MT 59102

BANK OF RED LODGEAMERICAN EXPRESSA BRANCH OF BANK OF BRIDGER, N.A.CUSTOMER SERVICESPO BOX 1548PO BOX 1548RED LODGE, MT 59068EL PASO, TX 79998-1535

BANK OF THE WEST PO BOX 4002 CONCORD, CA 94524-4002 AMERICAN EXPRESS/DELTA CUSTOMER SERVICES PO BOX 981540 EL PASO, TX 79998-1540 EAST SHORES PRODUCTIONS 5201 CONGRESS AVE # 234

CHASE BANK

RED LODGE, MT 59068

CROWLEY LAW FIRM

MISSOULA, MT 59801-4411

PHOENIX, AZ 85062-9167

BOCA RATON, FL 33487

420 KENSINGTON

PO BOX 79167

PO BO 15548

DEX

CENTRALIZED INSOLVENCY OPERATIONSARD MEMBER SERVICES

PHILADELPHIA, PA 19114-0326 WILMINGTON, DE 19886-5548

MONTANA DEPT OF REVENUE CREATIVE DESIGN WORKS

KIM DAVIS BANKRUPTCY SPECIALIST PO BOX 908

BEARTOOTH BANKARNOLD PALMER DESIGN COMPNAYECONO SEPTIC & PORTABLE TO2130 KING AVE WEST9000 BAY HILL BOULEVARD1120 RANDOLPH AVEBILLINGS, MT 59106SUITE 300FARMINGTON, NM 87401ORLANDO, FL 32819ORLANDO, FL 32819ORLANDO, FL 32819

NORTHWEST ADVANTAGE, LLC 2990 KING AVE WEST BILLINGS, MT 59102 BANK OF AMERICA PO BOX 22031 GREENSBORO, NC 27420

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BRANDON RIZZOTTO PO BOX 21 ROBERTS, MT 59070 GARLINGTON LOHN & ROBINSO PO BOX 799 Missoula, MT 59807-2595

GC SERVICES PO BOX 39050 PHOENIX, AZ 85069

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GOLF COURSE PLANNING, LLC MICHAEL J ANGUS 110 NEWPORT CENTER DR SUITE 200 NEWPORT BEACH, CA 92660

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HENDRICKSON, EVERSON, NOENNING & WOODWARD, P.C. PO BOX 2502 BILLINGS, MT 59103-2502

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KEVIN LOWE 28342 AZURITE PLACE VALENCIA, CA 91354-1504

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