

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Trumbo, Kirby Jan		Name of Joint Debtor (Spouse) (Last, First, Middle): Trumbo, Sandra Lee
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0660		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7167
Street Address of Debtor (No. and Street, City, and State): 610 St. Andrews Rd Henderson, NV <div style="text-align: right; font-size: small;">ZIP Code 89015</div>		Street Address of Joint Debtor (No. and Street, City, and State): 610 St. Andrews Rd Henderson, NV <div style="text-align: right; font-size: small;">ZIP Code 89015</div>
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Trumbo, Kirby Jan Trumbo, Sandra Lee	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)		
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			

(Name of landlord that obtained judgment)			

(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

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

Name of Debtor(s):
Trumbo, Kirby Jan
Trumbo, Sandra Lee

Signatures

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

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

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

X /s/ Kirby Jan Trumbo
Signature of Debtor **Kirby Jan Trumbo**

X /s/ Sandra Lee Trumbo
Signature of Joint Debtor **Sandra Lee Trumbo**

Telephone Number (If not represented by attorney)

December 15, 2008
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

X /s/ Terry V. Leavitt, Esq.
Signature of Attorney for Debtor(s)

Terry V. Leavitt, Esq. 000295
Printed Name of Attorney for Debtor(s)

Graves & Leavitt
Firm Name
601 S. Sixth Street
Las Vegas, NV 89101

Address

terrylt1@ix.netcom.com, lschnetzer@aol.com
(702) 385-7444 Fax: (702) 385-1178

Telephone Number

December 15, 2008
Date

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

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

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

United States Bankruptcy Court
District of Nevada

In re Kirby Jan Trumbo
Sandra Lee Trumbo

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Kirby Jan Trumbo
Kirby Jan Trumbo

Date: December 15, 2008

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

**United States Bankruptcy Court
District of Nevada**In re **Kirby Jan Trumbo
Sandra Lee Trumbo**

Debtor(s)

Case No.

Chapter

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

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

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

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

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

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

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

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Sandra Lee Trumbo
Sandra Lee Trumbo

Date: December 15, 2008

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Certificate of Attorney

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

Terry V. Leavitt, Esq. 000295
 Printed Name of Attorney
 Address:
601 S. Sixth Street
Las Vegas, NV 89101
(702) 385-7444
terrylt1@ix.netcom.com, lschnetzer@aol.com

X **/s/ Terry V. Leavitt, Esq.** **December 15, 2008**
 Signature of Attorney Date

Certificate of Debtor

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

Kirby Jan Trumbo
Sandra Lee Trumbo
 Printed Name(s) of Debtor(s)

X **/s/ Kirby Jan Trumbo** **December 15, 2008**
 Signature of Debtor Date

Case No. (if known) _____

X **/s/ Sandra Lee Trumbo** **December 15, 2008**
 Signature of Joint Debtor (if any) Date

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re **Kirby Jan Trumbo**
Sandra Lee Trumbo

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AIC 800 Oak Ridge Turnpike Suite A-1000 Oak Ridge, TN 37830	AIC 800 Oak Ridge Turnpike Suite A-1000 Oak Ridge, TN 37830	Business Workmans Compensation		15,297.00
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CreditCard		11,961.00
Bank of America P.O. Box 15729 Wilmington, DE 19886	Bank of America P.O. Box 15729 Wilmington, DE 19886	Credit Card		11,723.85
Bank of America P.O. Box 15726 Wilmington, DE 19886	Bank of America P.O. Box 15726 Wilmington, DE 19886	Credit Card		39,908.69
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CreditCard		40,877.00
Bank of Nevada P.O. Box 26237 Las Vegas, NV 89126-0237	Bank of Nevada P.O. Box 26237 Las Vegas, NV 89126-0237	Business Line of Credit		97,139.59
Builders Capital 2880 W. Sahara Ave Las Vegas, NV 89102	Builders Capital 2880 W. Sahara Ave Las Vegas, NV 89102	Foreclosed Land APN 179-19-807-002 & APN 179-19-807-004		625,000.00
CitiMortgage P.O. Box 6006 The Lakes, NV 88901	CitiMortgage P.O. Box 6006 The Lakes, NV 88901			62,440.82 (0.00 secured)
Countrywide Mortgage P.O. Box 650070 Dallas, TX 75265-0070	Countrywide Mortgage P.O. Box 650070 Dallas, TX 75265-0070			248,910.39 (0.00 secured)
Golden Gaming 6595 S. Jones Blvd Las Vegas, NV 89118	Golden Gaming 6595 S. Jones Blvd Las Vegas, NV 89118	Business Debt		21,269.67

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

Kirby Jan Trumbo

In re Sandra Lee Trumbo

Case No. _____

Debtor(s) _____

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Internal Revenue Service Stop 5028 110 City Parkway Las Vegas, NV 89106	Internal Revenue Service Stop 5028 110 City Parkway Las Vegas, NV 89106	2007 Personal Income Taxes		14,600.00
Janet Trost/US Food Services 6811 B West Charleston Blvd Las Vegas, NV 89117	Janet Trost/US Food Services 6811 B West Charleston Blvd Las Vegas, NV 89117	Business Debt		9,210.96
Liberty Mutual 450 Plymoth Rd Ste 400 Plymouth Meeting, PA 19462	Liberty Mutual 450 Plymoth Rd Ste 400 Plymouth Meeting, PA 19462	Surety Bond for Business		25,000.00
Nevada State Bank P.O. Box 990 Las Vegas, NV 89125-0990	Nevada State Bank P.O. Box 990 Las Vegas, NV 89125-0990	Business Line of Credit		61,463.44
Sharron Turbiville c/o Ulrich Smith & Associates 3990 Vegas Dr Las Vegas, NV 89108	Sharron Turbiville c/o Ulrich Smith & Associates 3990 Vegas Dr Las Vegas, NV 89108	Business Debt		190,000.00
Southwest USA Bank 4043 S. Eastern Ave Las Vegas, NV 89119	Southwest USA Bank 4043 S. Eastern Ave Las Vegas, NV 89119	Single Family Home Location: 610 St. Andrews Rd, Henderson NV		2,642,194.97 (350,000.00 secured) (350,000.00 senior lien)
Utah Independent Bank 195 N. Main St Beaver, UT 84713	Utah Independent Bank 195 N. Main St Beaver, UT 84713			60,492.00 (0.00 secured)
Wells Fargo P.O. Box 54780 Los Angeles, CA 90054-0780	Wells Fargo P.O. Box 54780 Los Angeles, CA 90054-0780	Business Credit Card		50,097.33
Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030	Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030	Business Credit Card		25,562.18
Western Alliance Leasing P.O. Box 98819 Las Vegas, NV 89193	Western Alliance Leasing P.O. Box 98819 Las Vegas, NV 89193	Business Lease		15,884.87

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

In re Kirby Jan Trumbo
Sandra Lee Trumbo
Debtor(s)

Case No. _____

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

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

We, **Kirby Jan Trumbo** and **Sandra Lee Trumbo**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date December 15, 2008

Signature /s/ Kirby Jan Trumbo
Kirby Jan Trumbo
Debtor

Date December 15, 2008

Signature /s/ Sandra Lee Trumbo
Sandra Lee Trumbo
Joint Debtor

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

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

**United States Bankruptcy Court
District of Nevada**In re **Kirby Jan Trumbo
Sandra Lee Trumbo**

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

Date **December 15, 2008**Signature **/s/ Kirby Jan Trumbo**
Kirby Jan Trumbo
DebtorDate **December 15, 2008**Signature **/s/ Sandra Lee Trumbo**
Sandra Lee Trumbo
Joint Debtor

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

**United States Bankruptcy Court
District of Nevada**

In re Kirby Jan Trumbo
Sandra Lee Trumbo

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

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

For legal services, I have agreed to accept.....	\$	<u>26,039.00</u>
Prior to the filing of this statement I have received.....	\$	<u>26,039.00</u>
Balance Due.....	\$	<u>0.00</u>

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

Debtor Other (specify):

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

Debtor Other (specify):

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

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

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

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

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

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

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

CERTIFICATION

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

Dated: December 15, 2008

/s/ Terry V. Leavitt, Esq.

**Terry V. Leavitt, Esq. 000295
Graves & Leavitt
601 S. Sixth Street
Las Vegas, NV 89101
(702) 385-7444 Fax: (702) 385-1178
terrylt1@ix.netcom.com, lschnetz@aol.com**

**United States Bankruptcy Court
District of Nevada**

In re **Kirby Jan Trumbo
Sandra Lee Trumbo**

Debtor(s)

Case No. _____

Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **December 15, 2008**

/s/ Kirby Jan Trumbo

Kirby Jan Trumbo

Signature of Debtor

Date: **December 15, 2008**

/s/ Sandra Lee Trumbo

Sandra Lee Trumbo

Signature of Debtor

Kirby Jan Trumbo
Sandra Lee Trumbo
610 St. Andrews Rd
Henderson, NV 89015

Terry V. Leavitt, Esq.
Graves & Leavitt
601 S. Sixth Street
Las Vegas, NV 89101

AIC
Acct No xxxxxxxxxxxxxxx0004
800 Oak Ridge Turnpike Suite A-1000
Oak Ridge, TN 37830

Airgas West
Acct No HNV 61
P.O. Box 6030
Lakewood, CA 90714-6030

Allied Insurance
Acct No xxxxx0811
P.O. Box 514540
Los Angeles, CA 90051-4540

American Express
Acct No xx1003
P.O. Box 0001
Los Angeles, CA 90096-0001

American Express
Acct No xxxxxxxxxxxxxxx8593
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

American Honda Finance
Acct No xxxx0768
Po Box 168088
Irving, TX 75016

American Honda Finance Corp
Acct No xxxx0768
P.O. Box 60001
City Of Industry, CA 91716-0001

American Premium Finance
Acct No xxxxxxxxxxxxxxx9982
P.O. Box 66501
Saint Louis, MO 63166-6501

Automated Recovery Systems
Acct No xxx4864
P.O. Box 82068
5600 W. Springs Mountain Rd #103
Las Vegas, NV 89146

Bank of America
Acct No xxxx-xxxx-xxxx-7330
P.O. Box 15726
Wilmington, DE 19886

Bank of America
Acct No xxxxxxxxxxxxxx6657
P.O. Box 15729
Wilmington, DE 19886

Bank Of America
Acct No 9854
Nc4-105-03-14
4161 Piedmont Pkwy
Greensboro, NC 27420

Bank of America
Po Box 26012
Nc4-105-03-14
Greensboro, NC 27420

Bank of Nevada
Acct No xxxxxx9679
P.O. Box 26237
Las Vegas, NV 89126-0237

Bonanza Bevarage
Acct No 2883
P.O. Box 96838
Las Vegas, NV 89193-6838

Builders Capital
2880 W. Sahara Ave
Las Vegas, NV 89102

Canan Will
Acct No xxxxxxxxx4601
1000 Milwaukee Ave
Glenview, IL 60025

Capital 1 Bank
Attn: C/O TSYS Debt Management
P.O. Box 5155
Norcross, GA 30091

Capital One
Acct No xxxx-xxxx-xxxx-0128
P.O. Box 60024
City Of Industry, CA 91716

CCBM
Acct No xxx3426
7500 W. Lake Mead #9-137
Las Vegas, NV 89128

Citi Mortgage Inc
Attention: Bankruptcy Department
Po Box 79022, Ms322
St. Louis, MO 63179

CitiMortgage
Acct No xxxxxx6800
P.O. Box 6006
The Lakes, NV 88901

Coast to Coast Financial Solutions
Republic Services
P.O. Box 2092
Thousand Oaks, CA 91358-2092

Colorado Casualty Insurance
Acct No xxx6743
P.O. Box 85627
San Diego, CA 92186-5627

Coors
Acct No 3849
File 50335
Los Angeles, CA 90074-0335

Countrywide Home Lending
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Countrywide Mortgage
Acct No xxxxxx0763
P.O. Box 650070
Dallas, TX 75265-0070

Crown Air
Acct No Bing Inning
64 Summerhouse
Irvine, CA 92603

Deaner Deaner Scann Malan and Larsen
720 S. Fourth Street #300
Las Vegas, NV 89101

Deluca
Acct No 3849
File 50329
Los Angeles, CA 90074-0329

DEX
Acct No xxxx0221
8400 Innovation Way
Chicago, IL 60682-0084

Direct TV
Acct No xxxxx5567
P.O. Box 78626
Phoenix, AZ 85062-8626

Discover Card
Acct No xxxx-xxxx-xxxx-5504
P.O. Box 30943
Salt Lake City, UT 84130

Discover Financial
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

EcoLab
P.O. Box 100512
Pasadena, CA 91189-0512

Embarq
Acct No xxxxxxxxxxx3218
P.O. Box 660068
Dallas, TX 75266-0068

Embarq Yellow Pages
J.M.C. Collection Agency
20600 Chagrin Blvd #550
Beachwood, OH 44122-5340

Encompas Insurance
Acct No xxxxxx1517
P.O. Box 650562
Dallas, TX 75265

Enterprise
Acct No xx1301
Fleet Management Accounts Receivable
8290 S. Arville
Las Vegas, NV 89139

GE Money Bank
Acct No xxxxxxxxxxxxxxx6245
P.O. Box 960061
Orlando, FL 32896

Gemb/ultimate Electron
Po Box 981439
El Paso, TX 79998

Golden Gaming
Acct No xx-xx0059
6595 S. Jones Blvd
Las Vegas, NV 89118

Granello Bakery Inc
P.O. Box 230730
Las Vegas, NV 89105

Henderson Industrial Park
141 Industrial Park Rd #307
Henderson, NV 89015

Home Depot Credit Services
Acct No xxxxxxxxxxxx7297
P.O. Box 6031
The Lakes, NV 88901-6031

Homeowner Association Services
3513 E. Russell Road
Las Vegas, NV 89120

Internal Revenue Service
Stop 5028
110 City Parkway
Las Vegas, NV 89106

Janet Trost/US Food Services
Acct No xKxxx75-51
6811 B West Charleston Blvd
Las Vegas, NV 89117

JDS Management Darling International
1283 College Park Dr
Dover, DE 19904

Kinetico Water
Acct No x2678
1651 E. Sunset Rd
Las Vegas, NV 89119

Liberty Mutual
Acct No xxxxxx7411
450 Plymouth Rd Ste 400
Plymouth Meeting, PA 19462

M Power Communications
P.O. Box 60767
Los Angeles, CA 90060

Mobile Mini
Acct No x3833
Attn: Pmnt Processing
P.O. Box 79149
Phoenix, AZ 85062-9149

NCO
Acct No CIDxxxxxxxxx6011USD
P.O. Box 15773
Wilmington, DE 19850-5773

Nevada Department of Taxation
1550 College Pkwy Ste 115
Carson City, NV 89706-7937

Nevada Power
Acct No xxxxxxxxxxxxxxxx0723
P.O. Box 89520
Reno, NV 89520

Nevada State Bank
Acct No xxxxxx4283
P.O. Box 990
Las Vegas, NV 89125-0990

New Residence Services
Acct No xxxxx-x4253
Vegas Valley Collection Services
P.O. Box 98344
Las Vegas, NV 89193-0344

NV Energy
Acct No xxxxxxxxxxxxxxxx8199
P.O. Box 98910
Las Vegas, NV 89151

Office Max/HSBC
Acct No xxxxxxxxxxxxxxxx9598
HSBC Business Solutions
P.O. Box 5239
Carol Stream, IL 60197-5239

Orchard Plumbing
2961 Industrial Rd #140
Las Vegas, NV 89109

Paradise Hills Landscape Maintenance
3513 E. Russell Road
Las Vegas, NV 89120

Pitney Bowes Global Financial
Acct No xxxxxxxx6460
P.O. Box 856460
Louisville, KY 40285

Purchase Power
Acct No xxxxxxxx6864
P.O. Box 856042
Louisville, KY 40285-6042

RSVP Publications
Acct No xxxxxxxxxx3582
5175 N. Juliano Rd
Las Vegas, NV 89149

SafeCo Ins
Acct No xxxxxxxx2587
P.O. Box 6486
Carol Stream, IL 60197-6486

Service Pro
5950 Wiccox Pl #B
Dublin, OH 43016

Sewer Services
Acct No xx-xx9103
Dept. of Finance and Business Services
400 Stewart Ave 6th Floor
Las Vegas, NV 89101

Sharron Turbiville
c/o Ulrich Smith & Associates
3990 Vegas Dr
Las Vegas, NV 89108

Southern Wine and Spirits
Acct No xx7641
P.O. Box 19299
Las Vegas, NV 89132-0299

Southwest USA Bank
Acct No xx0946
4043 S. Eastern Ave
Las Vegas, NV 89119

Sprint PCS
Acct No xxxxxx8511
P.O. Box 54977
Los Angeles, CA 90054-0977

Sunset Auto
Acct No 6913
1300 N. Boulder Hwy #E
Henderson, NV 89011

Sysco Food Services of Las Vegas
6201 E. Continental Pkwy
Las Vegas, NV 89115

T-Mobile
Acct No xxxxxx5760
P.O. Box 51843
Los Angeles, CA 90051-6143

Telepacific/Empower
Acct No xx3186
P.O. Box 60767
Los Angeles, CA 90060

United Healthcare Insurance
Pet. CH 10151
Palatine, IL 60055-0151

Univar USA Inc
Acct No xx5185
File 56019
Los Angeles, CA 90074-6019

Utah Independent Bank
Acct No xxxx0908
195 N. Main St
Beaver, UT 84713

Utah Independent Bank
55 S State St
Salina, UT 84654

Verizon Wireless
Acct No xxxxxxxxxxx0001
PO Box 9622
Mission Hills, CA 91346-9622

Washington Mutual
Acct No xxxxxx6180
P.O. Box 100576
Florence, SC 29501

Washington Mutual Mortgage
Attention: Bankruptcy Dept. JAXA 2035
7255 Bay Meadows Way
Jacksonville, FL 32256

Wells Fargo
Acct No xxxxxx4994
P.O. Box 54780
Los Angeles, CA 90054-0780

Wells Fargo
PO Box 5445
Portland, OR 97208

Wells Fargo Card Services
Acct No xxxx-xxxx-xxxx-0766
P.O. Box 30086
Los Angeles, CA 90030

Western Alliance Leasing
Acct No xxxxxx9801
P.O. Box 98819
Las Vegas, NV 89193

Wright Express
Acct No xxxxxxxxxx5557
P.O. Box 6293
Carol Stream, IL 60197-6293

Yellow Book Pacific
Acct No xx1617
P.O. Box 51444
Los Angeles, CA 90051-5744