

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
Western District of North Carolina**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Urbaszewski, Kathryn	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA URSA Minor Studios; FDBA Flying Cow Enterprises, Inc.; DBA Klug & Company, Inc.; AKA Kathryn Urbaszeqski-Geitz	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-2726	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 525 Elk Mountain Scenic HWY Asheville, NC <div style="text-align: right; font-size: small;">ZIP Code 28804</div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Buncombe	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): P.O. Box 18149 Asheville, NC <div style="text-align: right; font-size: small;">ZIP Code 28814</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):

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
---	---	---

<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
---	---

Statistical/Administrative Information

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

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

Estimated Number of Creditors										
<input 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 checked="" 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 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 \$50 million	<input type="checkbox"/> \$10,000,001 to \$100 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	

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Urbaszewski, Kathryn</p>
--	---

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:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ H. Trade Elkins September 24, 2009 <small>Signature of Attorney for Debtor(s) (Date)</small> H. Trade Elkins 29197</p>
---	---

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

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

Name of Debtor(s):
Urbaszewski, Kathryn

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/ Kathryn Urbaszewski
Signature of Debtor **Kathryn Urbaszewski**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 24, 2009
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____
Date

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

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

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

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

Signature of Attorney*

X /s/ H. Trade Elkins
Signature of Attorney for Debtor(s)

H. Trade Elkins 29197
Printed Name of Attorney for Debtor(s)

Elkins and Elkins
Firm Name

228 6th Avenue East
Suite 1B
Hendersonville, NC 28792

Address

Email: htelkins@prodigy.net

828-692-2205 Fax: 828-692-8469
Telephone Number

September 24, 2009
Date

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

**United States Bankruptcy Court
Western District of North Carolina**

In re Kathryn Urbaszewski

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.

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.]*

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

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/ Kathryn Urbaszewski
 Kathryn Urbaszewski

Date: September 24, 2009

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
Western District of North Carolina**

In re Kathryn Urbaszewski

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>
BB&T P.O. Box 58002 Charlotte, NC 28258-0002	BB&T P.O. Box 58002 Charlotte, NC 28258-0002			225,000.00 (0.00 secured)
Citi Bank P.O. Box 190110 Saint Louis, MO 63179	Citi Bank P.O. Box 190110 Saint Louis, MO 63179			104,839.44 (0.00 secured)
Citi Mortgage P.O. Box 8003 South Hackensack, NJ 07606-8003	Citi Mortgage P.O. Box 8003 South Hackensack, NJ 07606-8003			60,000.00 (0.00 secured)
Citibank USA, N.A. P.O. Box 6094 Sioux Falls, SD 57117-6094	Citibank USA, N.A. P.O. Box 6094 Sioux Falls, SD 57117-6094	Credit card purchases		27,185.00
Crystal Lake Bank Loan Department 70 N. Williams Street Crystal Lake, IL 60014-4444	Crystal Lake Bank Loan Department 70 N. Williams Street Crystal Lake, IL 60014-4444			178,562.24 (0.00 secured)
Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Tax Obligation 2008 real property taxes for Parcel 58822 US 125 Marina		3,073.00
Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Tax Obligation, 2009 real property taxes for 53251 Runboat Circle		2,990.75
Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	Tax Obligation, 2009 real property taxes for 51160 Lassiter Lane		2,704.12
Disney Vacation Club P.O. Box 470727 Kissimmee, FL 34747	Disney Vacation Club P.O. Box 470727 Kissimmee, FL 34747	Time Share, Disney Vacation Club, Celebration, FL		5,000.00 (0.00 secured)
First Citizens Bank P.O. Box 29514 Raleigh, NC 27626-0514	First Citizens Bank P.O. Box 29514 Raleigh, NC 27626-0514			28,902.64 (0.00 secured)

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

In re Kathryn Urbaszewski

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>
Marriott Vacation Club International 1200 Bartow Road Lakeland, FL 33801-5903	Marriott Vacation Club International 1200 Bartow Road Lakeland, FL 33801-5903			6,000.00 (0.00 secured)
RBC Centura Bank USA P.O. Box 500 Rocky Mount, NC 27802	RBC Centura Bank USA P.O. Box 500 Rocky Mount, NC 27802			436,989.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			1,500,000.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			599,855.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			509,917.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			293,836.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			258,068.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			250,000.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			123,190.00 (0.00 secured)
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675			67,678.00 (0.00 secured)

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

I, **Kathryn Urbaszewski**, 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 September 24, 2009

Signature /s/ Kathryn Urbaszewski
Kathryn Urbaszewski
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.*

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

In re Kathryn Urbaszewski, Debtor Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. BB&T P.O. Box 58002 Charlotte, NC 28258-0002	-								
		Value \$	0.00				225,000.00	225,000.00	
Account No. 47404 Citi Bank P.O. Box 190110 Saint Louis, MO 63179	-	Mortgage							
		Value \$	0.00				104,839.44	104,839.44	
Account No. Citi Mortgage P.O. Box 8003 South Hackensack, NJ 07606-8003	-								
		Value \$	0.00				60,000.00	60,000.00	
Account No. Crystal Lake Bank Loan Department 70 N. Williams Street Crystal Lake, IL 60014-4444	X -	Purchase Money Security							
		Value \$	0.00				178,562.24	178,562.24	
Subtotal (Total of this page)								568,401.68	568,401.68

3 continuation sheets attached

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

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Disney Vacation Club P.O. Box 470727 Kissimmee, FL 34747		-						
			Purchase Money Security Time Share, Disney Vacation Club, Celebration, FL					
			Value \$				5,000.00	5,000.00
Account No.								
First Citizens Bank P.O. Box 29514 Raleigh, NC 27626-0514		X -						
			Value \$				28,902.64	28,902.64
Account No.								
Marriott Vacation Club International 1200 Bartow Road Lakeland, FL 33801-5903		X -						
			Value \$				6,000.00	6,000.00
Account No. 4143								
RBC Centura Bank USA P.O. Box 500 Rocky Mount, NC 27802		-						
			Value \$				436,989.00	436,989.00
Account No. 1256								
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		-						
			Value \$				509,917.00	509,917.00
Subtotal							986,808.64	986,808.64
(Total of this page)								

Sheet 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. 1219	-						123,190.00	123,190.00
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		Value \$ 0.00						
Account No. 1000	-						258,068.00	258,068.00
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		Value \$ 0.00						
Account No. 0596	-						599,855.00	599,855.00
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		Value \$ 0.00						
Account No. 0084	-						293,836.00	293,836.00
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		Value \$ 0.00						
Account No.	-						67,678.00	67,678.00
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675		Value \$ 0.00						
Subtotal (Total of this page)							1,342,627.00	1,342,627.00

Sheet 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	-							
			Value \$ 0.00				250,000.00	250,000.00
Account No.								
Wachovia Mortgage P.O. Box 900001 Raleigh, NC 27675	-							
			Value \$ 0.00				1,500,000.00	1,500,000.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							1,750,000.00	1,750,000.00
Total (Report on Summary of Schedules)							4,647,837.32	4,647,837.32

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

In re Kathryn Urbaszewski Debtor Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic support obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

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

Contributions to employee benefit plans

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

Certain farmers and fishermen

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

Deposits by individuals

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

Taxes and certain other debts owed to governmental units

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

Commitments to maintain the capital of an insured depository institution

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

Claims for death or personal injury while debtor was intoxicated

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

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

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

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Buncombe County Tax Collector 60 Court Plaza Room 320 Asheville, NC 28801	-		For informational purposes only				0.00	0.00
Account No. Cook County Department of Revenue 118 N. Clark Street, Rm 1160 Chicago, IL 60602	-		For informational purposes only				0.00	0.00
Account No. County of Oneida Tax Collector One Oneida Avenue Rhineland, WI 54501	-		For informational purposes only				0.00	0.00
Account No. 0815 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-		Tax Obligation 2008 real property taxes for Teach's Lair Marina				225.40	0.00
Account No. 0746 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-		Tax Obligation, 2008 real property taxes for 41185 Keel Court				0.00	0.00
Subtotal							890.35	225.40
(Total of this page)							1,115.75	890.35

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

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 0746 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation 2008 real property taxes for 53243 Runboat Circle				1,372.56	0.00
							1,372.56	1,372.56
Account No. Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation 2008 real property taxes for Parcel 58822 US 125 Marina				3,073.00	0.00
							3,073.00	3,073.00
Account No. 9330 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation, 2009 real property taxes for 504 North Bay Club Drive				1,785.53	1,785.53
							1,785.53	0.00
Account No. 0815 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	X	-	Tax Obligation, 2009 real property taxes for 51160 Lassiter Lane				2,704.12	2,704.12
							2,704.12	0.00
Account No. 0815 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	X	-	Tax Obligation, 2009 real property taxes for Teach's Lair Marina Condo		X		216.83	0.00
							216.83	216.83
Subtotal								4,489.65
(Total of this page)							9,152.04	4,662.39

Sheet 2 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 0746 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation, 2009 real property taxes for 58822 US125 Marina Way				825.60	0.00
							825.60	825.60
Account No. 6000 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation, 2009 real property taxes for 53243 Runboat Circle				1,335.82	0.00
							1,335.82	1,335.82
Account No. 0746 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation, 2009 real property taxes for 53251 Runboat Circle				2,990.75	0.00
							2,990.75	2,990.75
Account No. 8907 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation, 2009 real property taxes for 41185 Keel Court				866.52	0.00
							866.52	866.52
Account No. 2294 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation 2009 real property taxes for NC 12 Hwy				869.29	0.00
							869.29	869.29
Subtotal							6,887.98	0.00
(Total of this page)							6,887.98	6,887.98

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

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

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 2294 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation 2009 real property taxes for NC HWY 12 HWY				4.42	0.00
							4.42	4.42
Account No. 2294 Dare County Tax Collector P.O. Box 1000 Manteo, NC 27954-1000	-	-	Tax Obligation 2009 real property taxes for				641.19	641.19
							641.19	0.00
Account No. Illinois Department of Revenue P.O. Box 19035 Springfield, IL 62794	-	-	For informational purposes only				0.00	0.00
							0.00	0.00
Account No. Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	-	-	For informational purposes only				0.00	0.00
							0.00	0.00
Account No. Iron County Treasurer 300 Taconite Street, Suite 100 Hurley, WI 54534	X	-	2008 Real Property Taxes				1,482.78	0.00
							1,482.78	1,482.78
Subtotal							2,128.39	641.19
(Total of this page)							2,128.39	1,487.20

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

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

In re Kathryn Urbaszewski
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			For informational purposes only					
North Carolina Department of Revenue Bankruptcy Department P.O. Box 1168 Raleigh, NC 27602-1168	-						0.00	
							0.00	0.00
Account No.			Tax Obligation					
Town of Woodruff, Tax Collector 1418 1st Avenue Woodruff, WI 54568	-						0.00	
							229.89	229.89
Account No.								
Account No.								
Account No.								

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

Subtotal
(Total of this page)

0.00
229.89

Total
(Report on Summary of Schedules)

5,356.24
19,514.05
14,157.81

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

In re Kathryn Urbaszewski, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M I F C L A I M I S S U B J E C T T O S E T O F F S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. _____ BMW Financial Services P.O. Box 9001065 Louisville, KY 40290		-	Deficiency Balance				2,000.00
Account No. 8756 Citibank USA, N.A. P.O. Box 6094 Sioux Falls, SD 57117-6094		X -	Credit card purchases				27,185.00
Account No. 9347 Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626		-	Utility Services				206.26
Account No. 6024 Enhanced Recovery 10550 Deerwood Park Blvd. Jacksonville, FL 32256		-	Telephone Services, AT&T				171.00
Subtotal (Total of this page)							29,562.26

2 continuation sheets attached

In re Kathryn Urbaszewski Case No. _____
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4001 IC System P.O. Box 64378 Saint Paul, MN 55164		-	Medical Services, Asheville Gastroenterology			662.00
Account No. Kenneth Urbaszewski		-				0.00
Account No. Kinnakeet Shores Recreation Association P.O. Box 786 Avon, NC 27915		-	Association Dues			496.00
Account No. 8233 NCO Financial P.O. Box 15391 Wilmington, DE 19850		-	Telephone Services, AT&T			333.55
Account No. 1283 North Star Trust Company 500 West Madison Street, Suite 3150 Chicago, IL 60661		-	Services Rendered, Property held in Land Trust			190.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	1,681.55

In re Kathryn Urbaszewski Case No. _____
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G U E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Odyssey Aviation 40 Lindbergh Lane Fletcher, NC 28732		Rental Money Owed				350.00
Account No. 0055 Teach's Lair Marina Owners Association P.O. Box 506 Hatteras, NC 27943		Association Dues				892.78
Account No. 0552 The Lock Up Storage Centers- River Grove 1820 N. First Avenue River Grove, IL 60171		Money Owed, Storage Unit Rental				600.00
Account No.						
Account No.						

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

Subtotal
(Total of this page) **1,842.78**

Total
(Report on Summary of Schedules) **33,086.59**

BB&T
P.O. Box 58002
Charlotte, NC 28258-0002

Biltmore Estate
Attention: Mr. Jerome Douglas
1 North Pack Square
Asheville, NC 28801

BMW Financial Services
P.O. Box 9001065
Louisville, KY 40290

Buncombe County Tax Collector
60 Court Plaza
Room 320
Asheville, NC 28801

Citi Bank
P.O. Box 190110
Saint Louis, MO 63179

Citi Mortgage
P.O. Box 8003
South Hackensack, NJ 07606-8003

Citibank USA, N.A.
P.O. Box 6094
Sioux Falls, SD 57117-6094

Cook County Department of Revenue
118 N. Clark Street, Rm 1160
Chicago, IL 60602

County of Oneida Tax Collector
One Oneida Avenue
Rhinelander, WI 54501

Crystal Lake Bank
Loan Department
70 N. Williams Street
Crystal Lake, IL 60014-4444

Dare County Tax Collector
P.O. Box 1000
Manteo, NC 27954-1000

Direct TV
P.O. Box 78626
Phoenix, AZ 85062-8626

Disney Vacation Club
P.O. Box 470727
Kissimmee, FL 34747

Enhanced Recovery
10550 Deerwood Park Blvd.
Jacksonville, FL 32256

First Citizens Bank
P.O. Box 29514
Raleigh, NC 27626-0514

Flying Cow Enterprises, Inc.

IC System
P.O. Box 64378
Saint Paul, MN 55164

Illinois Department of Revenue
P.O. Box 19035
Springfield, IL 62794

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Iron County Treasurer
300 Taconite Street, Suite 100
Hurley, WI 54534

John Geitz
P.O. Box 18149
Asheville, NC 28814

John M. McGowan, Esq.
1390 Celebration Boulevard, 2nd Floor
Kissimmee, FL 34747

Kenneth Urbaszewski

Kinnakeet Shores Recreation Association
P.O. Box 786
Avon, NC 27915

Klug & Company, Inc.

Marriott Vacation Club International
1200 Bartow Road
Lakeland, FL 33801-5903

Nationwide Credit
4700 Vestal PKWY, E.
Vestal, NY 13850-3770

NCO Financial
P.O. Box 15391
Wilmington, DE 19850

North Carolina Department of Revenue
Bankruptcy Department
P.O. Box 1168
Raleigh, NC 27602-1168

North Star Trust Company
500 West Madison Street, Suite 3150
Chicago, IL 60661

Odyssey Aviation
40 Lindbergh Lane
Fletcher, NC 28732

RBC Centura Bank USA
P.O. Box 500
Rocky Mount, NC 27802

Teach's Lair Marina Owners Association
P.O. Box 506
Hatteras, NC 27943

The Lock Up Storage Centers- River Grove
1820 N. First Avenue
River Grove, IL 60171

Town of Woodruff, Tax Collector
1418 1st Avenue
Woodruff, WI 54568

Wachovia Mortgage
P.O. Box 900001
Raleigh, NC 27675