B 1 (Offici	al Form 1) (1/08		0-17057	معلوم	Dec 1 Enter		/40.4 <u>5</u>		a-1-of-44	
		Vaso_{Uni}	ted States Bar	krupt	cy Court	IGU U MZT	7 10 33	V ₀	lintary Petitio	0
	Name of Debtor (if individual, enter Last, First, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):					
Morales, Lisa Kay 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):						
Lisa K	ay Beggs									
	digits of Soc. S han one, state al			(ITIN) 424) No./Complete EIN	Last four dig (if more than		. Sec. or Indvidual-Tax e all):	kpayer I.D. (ITI	N) No./Complete EIN
	dress of Debtor		, City, and Stat	e):		Street Address of Joint Debtor (No. and Street, City, and State):				
	6 Big Sky L									
Las	Vegas, NV				ZIP CODE 89149	ZIP CODE				
County of	f Residence or o	of the Principal	Place of Busine	ess:	LARK	County of Re	sidence o	or of the Principal Place	e of Business:	
Mailing A	Address of Debt	or (if different f	rom street addı			Mailing Add	ress of Joi	int Debtor (if different	from street add	ress):
					ZIP CODE				<u> </u>	IP CODE
Location	of Principal Ass	sets of Business	Debtor (if diff	erent f	rom street address above):	<u> </u>			_	
	Т	of Debtor		I	Nature of Busine	55	1	Chapter of Bankr		P CODE
	(Form of	Organization)		(Che	eck one box.)	SS			Filed (Check of	
See Con Part	See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Stockbroker			as defined in	Chapter 7 Chapter 15 Pet Chapter 9 Recognition of Chapter 11 Main Proceedi Chapter 12 Chapter 15 Pet Chapter 13 Recognition of Nonmain Proc		of a Foreign ding Petition for of a Foreign			
che	ck this box and	state type of en	tity below.)		Clearing Bank Other	Nature of Debt				
Tax-Exempt Enti (Check box, if applicated) Debtor is a tax-exempt of under Title 26 of the Under Code (the Internal Reven			bebts are primarily consumer debts, defined in 11 U.S.C. business debts. In the second states business debts debts. In the second states business debts business debts.							
		Filing Fee	(Check one bo	x.)				Chapter 11 D	ebtors	
🔼 Ful	l Filing Fee atta	ched.				Check one b		l business debtor as de	fined in 11 U.S.	C. § 101(51D).
sign	red application t	for the court's c	onsideration ce	atifyin	iduals only). Must attach g that the debtor is	_	is not a sı	mall business debtor as	s defined in 11 U	J.S.C. § 101(51D).
☐ Fili	ng Fee waiver r	equested (appli	cable to chapter	7 indi	See Official Form 3A. viduals only). Must			ate noncontingent liquites) are less than \$2,19		cluding debts owed to
atta	ch signed applic	cation for the co	ourt's considera	tion. S	See Official Form 3B.	Accept	is being fi ances of tl	boxes: iled with this petition. he plan were solicited accordance with 11 U.S	prepetition fron	n one or more classes
Statistica	ıl/Administrati	ve Information	1			01 6166	о., ш а	Cordinee will 11 O.C	3 II20(<i>0)</i> .	THIS SPACE IS FOR
Ä	Debtor estima		ıy exempt prop		stribution to unsecured cree excluded and administrativ		d, there w	rill be no funds availab	le for	COURT USE ONLY
1-49	Number of Cre		□ 200-999	1,000- 5,000		0,001-	25,001- 60,000	50,001- 100,000	Over 100,000	
Estimated \$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000 to \$10 millio	to \$50 to	50,000,001 S \$100 t] 6100,000,0 o \$500 nillion	500,000,001 to \$1 billion	□ More than \$1 billion	
Estimated \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001	\$1,000 to \$10	to \$50 to	50,000,001 S \$100 t] \$100,000,0 o \$500	001 \$500,000,001 to \$1 billion	□ More than \$1 billion	

			e 2 of 44 Page 2
Voluntary Petit (This page must	be completed and filed in every case.)	Name of Debtor(s): Morales, Li	
Location	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.) Case Number:	Date Filed:
Where Filed: Location		Case Number:	Date Filed:
Where Filed:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the S	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	It, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
☐ Exhibit A	is attached and made a part of this petition.	X Charles (Division)	(T) (1)
		Signature of Attorney for Debtor(s)	(Date)
	Exhibit	С	
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 pu	ablic health or safety?
Yes, and I	Exhibit C is attached and made a part of this petition.		
▼ No.			
Exhib	eted by every individual debtor. If a joint petition is filed by the debtor is attached and some petition: Description: Description: Description:	made a part of this petition.	ch a separate Exhibit D.)
⊠	Information Regarding to (Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general part	cable box.) business, or principal assets in this District for ys than in any other District.	180 days immediately
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe	
	Certification by a Debtor Who Resides a (Check all application)		
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fe	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30	-day period after the
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).	

B 1 (Official Form) 1 (1/08) Case 10-17057-mkn Doc 1 Ente	ered 04/21/10 15:53:23 Page 3 of 44 Page 3
Voluntary Petition	Name of Dobtor(a):
(This page must be completed and filed in every case.)	Morales, Lisa Kay
5	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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). If request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Is! Lisa Kay Morales Signature of Debtor Telephane Number (if not represented by attempty)	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)
Telephone Number (if not represented by attorney) 04/21/10	Date
Date Date	Dute
Signature of Attorney* /s/ Richard E. Hawkins, Esq. Signature of Attorney for Debtor(s) Richard E. Hawkins, Esq. Printed Name of Attorney for Debtor(s) Hawkins Law Firm Firm Name Address 4680 Polaris Rd Suite 250 Las Vegas, NV 89103 Telephone Number (702) 508-8462 Date 04/21/10 *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: (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
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 the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	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.

B 1D (Official Form 1, Exhibit D) (10/06)

UNITED STATES BANKRUPTCY COURT

_{In re} Morales, Lisa Kay	Case No
Debtor(s)	(if known)

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.

- In 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. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 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.
\Box 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/ Lisa Kay Morales
Date: 04/21/10

Dase 10-17057-mikh - Doc'1 - Entered 04721710 15:55:25 - Lage 6 0f 44-

Certificate Number: <u>00134-NV-CC-010399977</u>

CERTIFICATE OF COUNSELING

I CERTIFY that on March 26, 2010	, at	3:09	o'clock PM PDT,
Lisa K. Morales		received fr	rom
Cricket Debt Counseling			
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit co	ounseling in the
District of Nevada	, ar	individual [or s	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment pl	an was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: March 26, 2010	Ву	/s/Elaine Rosales	
	Name	Elaine Rosales	
	Title	Counselor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court			
District of Nevada		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	00000000
Wife.	Case No		
Morales, Lisa Kay	Chapter NG	11	
**************************************	(hbb)bb)bbbananananananananananananananana		

DECLARATION RE: ELECTRONIC FILING OF PETITION SCHEDULES, STATEMENTS AND PLAN (8 applicable

Part i - Deciaration of Petitioner

	the control of the co	
: Wei	Morales, Lisa Kay	ting.
3 3 4 3 5 5 3	carried directions of the contract of the cont	

the undersigned debtor(s) hereby declare under penalty of perjury that the information I have given my altomay and the information provided in the electronically filled petition, statements, schedules, amendments and plan (if applicable) as indicated above is true and correct. I consent to my address filling my petition, this declaration, statements, schedules and plan (if applicable) as indicated above to the United States Bankruptcy Coun. I understand that this DECLARATION RE: ELECTRONIC FILING is to be filled with the Clerk once all schedules have been filled electronically but, in no event, no later than 15 days following the date the petition was electronically filled. I understand that failure to file the signed original of this DECLARATION will cause my case to be dismissed pursuant to 11 U.S.C § 707(a)(3) without further notice.

×.	or 13 I am aware that I may proceed and	tre primarily consumer debts and has chosen to file under chapter 7 er chapter 7, 11, 12, or 13 of 11 United States Code, understand the and choose to proceed under chapter 7 or 13. Frequest relief in his petition
	(if petitioner is a corporation or partnershiths petition is true and correct, and that it debtor requests railed in accordance with	p) I declare under penalty of perjury that the information provided on have been authorized to file this petition on behalf of the debtor. The the chapter specified in this petition.
		0408/10
, a pod pod sopri	Lisa Kay Moreles Applicant	(Joint Applicant)

Part II - Declaration of Attorney

i, the attorney for the petitioner named in the toregoing 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.

Ossed

Dated

Simeo

04/08/10

Signed

Attorney for Debtor(s)

B 201 (04/09/06) Case 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 8 of 44

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

1. Services Available from Credit Counseling Agencies

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

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.

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

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

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

B 201 Page 2

- 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 [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

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
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

Certificate of the Debtor

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

Morales, Lisa Kay	$_{ m X}$ /s/ Lisa Kay Morales	04/21/10
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
	Signature of Joint Debtor (if any) Date	

B6A (Official Form 6A) (12/07)	0-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 10 of 44
Uast I	0 17007 1111011			I duc lu ul T-

In re Morales, Lisa Kay ,	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2071 Desert Prairie St	fee simple		\$160,000.00	\$350,802
5456 Big Sky Lane	fee simple		\$280,000.00	\$286,238
1/3 interest in inherited mineral rights	mineral rights		\$1.00	\$2,838
	То	tal ≯	\$440,001.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (168SE	10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 11 of 44

In re	Morales, Lisa Kay	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

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

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

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		\$100
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Chase Money Market Savings Account at Chase		\$101 \$140 \$140
Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furnishings		\$2,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing		\$1,000
7. Furs and jewelry.		Jewelry		\$2,500
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		529 Account		\$24,900

In re	Morales, Lisa Kay	_, Case No	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA		\$18,900
13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and non-	x x	REIT, illiquid, cannot cash 1% interest in Corners Investment Group, LLC 19% interest in BBI Investments, LLC		\$1,000 \$1,000 \$1,000
negotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X	Future interest in parental home		\$1
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

B 6B (Official Form 6B) (12/07) e Gott 17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 13 of 4
0400 10 11 001 1111111			

Morales, Lisa Kay Debtor

Case No		
	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		005 Audi A4		\$8,000
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x		,	
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X		 Decoporation	999999
35. Other personal property of any kind not already listed. Itemize.	×			
		continuation sheets attached Total	>	\$ \$60,782

6C (Official Form 6C) (12/07) Case 10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 14 of 44
---	-------	---------------------------	---------------

In re _Morales, Lisa Kay, Debtor

Case No	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. § 522(b)(2) ▼ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	NRS 21.090(z)	\$100	\$100
Checking Account at Chase	NRS 21.090(z)	\$101	\$101
IRA	NRS 21.090(r)	\$18,900	\$18,900
Money Market	NRS 21.090(z)	\$140	\$140
Jewelry	NRS 21.090(a)	\$2,500	\$2,500
529 Account	NRS 21.090(r)	\$24,900	\$24,900
Savings Account at Chase	NRS 21.090(z)	\$140	\$140
clothing	NRS 21.090(b)	\$1,000	\$1,000
Household furnishings	NRS 21.090(b)	\$2,000	\$2,000
2005 Audi A4	NRS 21.090(f)	\$8,000	\$8,000

Total Exemptions Claimed:

\$57,781

Debtor			(If known)	
In re		, Case No		
Case 10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 15 of 44	

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 the 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 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 Without Deducting Value of Collateral" 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, if Any" 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 AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4430 ASC Box 60768 Los Angeles, CA 90060			2006 1st mortgage on rent 2071 Desert Prairie \$ VALUE \$ 160,000				\$350,802	\$190,802
ACCOUNT NO. JP Morgan/Chase Box 78420 Phoenix, AZ 85062			5456 Big Sky Lane VALUE \$ 280,000				\$286,238	\$6,238
ACCOUNT NO. Office of Tax Claim Bureau 300 N. Center Ave Suite 370 Somerset, PA 15501			various taxes on mineral righ 1/3 interest in inherite VALUE \$				\$2,838	\$2,838
continuation sheets attached			Subtotal ► (Total of this page) Total ►				\$ \$639,877 \$	\$ \$199,877 \$
			(Use only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

In re	Morales, Lisa Kay	Case No.	
	Ďebtor		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 307			2006					
Old Republic 307 N. Michigan Ave 15th Floor Chicago, IL 60601			2d mortgage on rental 2071 Desert Prairie St					
J			VALUE \$ 160,000				\$80,609	\$80,609
ACCOUNT NO.			VALUE				φου,009	Ψ00,009
			ş					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
Sheet no. of continu	ation		VALUE \$ Subtotal (s)▶				Φ	0
sheets attached to Schedule of Creditors Holding Secured Claims	ation		(Total(s) of this page)				\$ 80,609	\$ 80,609
	Total(s) ▶				\$ \$720,486	\$ \$280,486		
			(Use only on last page)				(Report also on	(If applicable,

(Report also on (If applicable, Summary of Schedules.) report also on

(If applicable, report also on Statistical Summary

B 6E (Official Form 6E) (12/07)	10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 17 of 44

In re Morales, Lisa Kay	Case No
Debtor	(if known)

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 <u>not</u> 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).

B 6F (O	official Form 6F) (12/07) ase 10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 19 of 44
In re	Morales, Lisa Kay	,	Case No	
_	Debtor			(if known)

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. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 1003 various American Express credit card Box 981537 \$10.025 El Paso, TX 79998 2001 various ACCOUNT NO. American Express credit card Box 981537 \$2,925 El Paso, TX 79998 3402 various ACCOUNT NO. Citi Cards credit card Box 6001 \$9,253 The Lakes. NV 88901-6401 ACCOUNT NO. \$22,204 \$ Subtotal> 0 continuation sheets attached \$22,204 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6G ((Official Form 6G) (12/07) Case 10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 20 of 44
In re	Morales, Lisa Kay	_,	Case No.	
_	Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

Check this box if debtor has no executory contracts or unexpired leases.					
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.				

B 6H (Official Form 6H) (12/07) Case 10-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 21 of 44
_{In re} Morales, Lisa Kay		Case No	
Debtor			(if known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07) 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 22 of
--

In re Morales, Lisa Kay
Debtor

Case No. _

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE	
Status:	RELATIONSHIP(S): Son		AGE(S):	9
Employment:	DEBTOR		SPOUSE	
Occupation	Vice President of Operations			
Name of Employer	Industrial Properties Development			
How long employe	d 9 years			
Address of Employ	er 13975 Grand Valley Parkway			
	of average or projected monthly income at time	DEBTOR	SPOUSE	
case f	îled)	\$7,415.83	¢ \$0.00	
. Monthly gross way	ges, salary, and commissions	<u> </u>	Ψ	
(Prorate if not pa	aid monthly)	\$	\$	
. Estimate monthly	overtime			
. SUBTOTAL		s \$7,415.83	\$0.00	
I Dog D : *** 0***	DEDITOR	Ψ	Ψ	
 LESS PAYROLL a. Payroll taxes at 		\$1,439.02	\$0.00	
b. Insurance	id social security	\$ \$0.00	\$ <u>\$</u> 0.00	
c. Union dues		\$	\$	
d. Other (Specify)):	\$	\$	
SUBTOTAL OF F	PAYROLL DEDUCTIONS	\$1,439.02 \$	\$0.00 \$	
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$5,976.82	\$0.00	
	om operation of business or profession or farm	\$ ·	\$	
(Attach detailed		\$1,250.00	<u> </u>	
. Income from real properties. Interest and divide		¢	•	
0. Alimony, mainte	nance or support payments payable to the debtor for se or that of dependents listed above	\$400.00 \$	\$ \$	
	government assistance			
(Specify):		\$	\$	
2. Pension or retirer		\$0.00	\$	
 Other monthly in (Specify): 	some \$0.00	\$0.00	\$\frac{\$0.00}{\$}	
	LINES 7 THROUGH 13	\$ \$1,650.00	\$0.00	
T. SOBIOTAL OF	EMILO / ITHOUGH IS	Ф7 606 60		\dashv
5. AVERAGE MOI	NTHLY INCOME (Add amounts on lines 6 and 14)	\$_\$7,626.82	<u>\$\$0</u> .00	
5 COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$\$	7,626.82	
tals from line 15)	Extractification in the control continue continue	(Report also on Summs	ary of Schedules and, if applicable,	

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

B6J (Official Form 6J (12/07) 0-17057-mkn	Doc 1	Entered 04/21/10 15:53:23	Page 23 of 44
լո <mark>M</mark> orales, Lisa Kay	,	Case No	
Debtor		_	(if known)

${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

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

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expend	ditures labeled "	'Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,165
a. Are real estate taxes included? X Yes No		
b. Is property insurance included? X Yes No		
2. Utilities: a. Electricity and heating fuel	\$	225
b. Water and sewer	\$	75
c. Telephone	\$	
d. Othercox cable/phone/internet, cricket phone	\$	226
3. Home maintenance (repairs and upkeep)	\$	150
4. Food	\$	700
5. Clothing	\$	250
6. Laundry and dry cleaning	\$	50
7. Medical and dental expenses	\$	127
8. Transportation (not including car payments)	\$	1,000
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200
10.Charitable contributions	\$	50
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	114
d. Auto	\$	127
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		,
a. Auto	\$	
b. Otherrental property	\$	1,172
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) HOA=203, Rental HOA=43, rental maint 150, yard/landscaping \$100, child care \$300	\$	
HOA=203, Rental HOA=43, rental maint 150, yard/landscaping \$100, child care \$300	\$	796
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	7,427
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		7 607
a. Average monthly income from Line 15 of Schedule I	\$	7,627
b. Average monthly expenses from Line 18 above	\$	7,427
c. Monthly net income (a. minus b.)	\$	

United States Bankruptcy Court

_{In re} Morales, Lisa Kay	Case No.
Debtor	11
	Chapter

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ \$440,001		
B - Personal Property	YES	1	\$ \$60,782		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ \$720,486	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ \$0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ \$22,204	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ \$7,626.82
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 7427
ТОТ	AL	12	\$ \$500,783	\$ \$742,690	

United States Bankruptcy Court

In re	Morales, Lisa Kay	_, Case No.
	Debtor	
		Chapter

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ \$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ \$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ \$0
Student Loan Obligations (from Schedule F)	\$ \$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ \$0
TOTAL	s \$0

State the following:

\$ \$7,627
\$ \$7,427
\$ \$7,678
\$ \$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ \$280,486
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ \$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ \$0
4. Total from Schedule F		\$ \$22,204
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ \$302,690

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date		r penalty of perjury that I have read the formation, and belief.	foregoing summary and schedules, consisti	ing of14 sheets, and that they are true and correct to the best of
Delto: Signature:	Date.	04/21/10	Signature: /s/	Lisa Kay Morales
(biant Debtor, if any) [If joint cash, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See II U.S.C. § 1110) I dealare under genally of perjuny that; (D1 am a bankruptcy petition preparer as defined in [1 U.S.C. § 1106; D1 prospect this document for compensation and have provide the deleter with a copy of this document and the notice, and information reported under 11 U.S.C. § 1106; D1 and 342(b); and, (3) feels or guidelines have been promulgined pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services changeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before perparing any document for filing for a debtor or secepting any fee from the debtor, as required by that section. Perinted or Typed Name and Tale, if any, Social Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partnership states that are not person prepared this document, attack additional signed sheets conforming to the appropriate Official Form for each person. Abdress X Sympture of Bankruptcy Petition Preparer Date Date Declaration Under Penalty Of Pergury On Behalt of A Corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the partnership of the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership in some as debtor in this case, declare under penalty of perjury that I have east the foregoing summary and schedules, consisting of sheets (Toial shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and behalf of debtor.] Date [Print or type name of individual signing on behalf of debtor.]			Signature.	
(biant Debtor, if any) [If joint cash, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See II U.S.C. § 1110) I dealare under genally of perjuny that; (D1 am a bankruptcy petition preparer as defined in [1 U.S.C. § 1106; D1 prospect this document for compensation and have provide the deleter with a copy of this document and the notice, and information reported under 11 U.S.C. § 1106; D1 and 342(b); and, (3) feels or guidelines have been promulgined pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services changeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before perparing any document for filing for a debtor or secepting any fee from the debtor, as required by that section. Perinted or Typed Name and Tale, if any, Social Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partnership states that are not person prepared this document, attack additional signed sheets conforming to the appropriate Official Form for each person. Abdress X Sympture of Bankruptcy Petition Preparer Date Date Declaration Under Penalty Of Pergury On Behalt of A Corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the partnership of the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership in some as debtor in this case, declare under penalty of perjury that I have east the foregoing summary and schedules, consisting of sheets (Toial shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and behalf of debtor.] Date [Print or type name of individual signing on behalf of debtor.]	Date.		Signature:	
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of pegiory that: (1) I am a bankruptey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have peould the debtor with a copy of this document and the notices and information required under 11 U.S.C. § § 110(t)) and 342(b); and, (3) if rules or guidelines have been promoligated pureaunt to 11 U.S.C. § 110(t)) setting a maximum fee for services chargeable by bankruptcy petition preparer. 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 by that section. Printed or Typed Name and Tale, if any, Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, rexponsible person, or partner who signs this document. Address X Signature of Bankruptcy Petition Preparer Date 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 nore than one person preparer finise document, attach additional signed sheets conforming to the appropriate Official Form for each person. Abankruptcy petition preparer's failure to comply with the proxisions of title 11 and the Federal Rules of Bankruptcy Precedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the			Signature.	(Joint Debtor, if any)
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penally of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 1104, (2) 1 perpared this document for compensation and have provide the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 1101, 1010), and 3420, 1010 (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 1100), setting a maximum fee for services changeable by bankuptcy 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 by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address X Signature of Bankruptcy Petition Preparer 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 signed 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 an imprisonment or both. 11 U.S.C. § 116 (8 U.S.C. § 136.) DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the			[If joint case	e, both spouses must sign.]
the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and (3) if rules or guidelines have been promulgated pursant to 11 U.S.C. §§ 110(b)) setting a maximum fee for services charged by bankruptey petition preparers, like 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 by that section. Printed or Typed Name and Title, if any, Frinted or Typed Name and Title, if any, (Required by 11 U.S.C. § 110.) If the bankruptey petition preparer is not an individual, state the name, title (If any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptey petition preparer is not an individual: If more than one person prepared this document, attach additional signed shoets conforming to the appropriate Official Form for each person. Abahruptey petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptey Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the				
of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partnership signs this document. Address X Signature of Bankruptcy Petition Preparer Date 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 signed 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. § 116, 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	the debtor with a co promulgated pursua	py of this document and the notices and infinit to 11 U.S.C. § 110(h) setting a maximum	formation required under 11 U.S.C. §§ 110(b m fee for services chargeable by bankruptcy p	o), 110(h) and 342(b); and, (3) if rules or guidelines have been betition preparers, I have given the debtor notice of the maximum
Address X Signature of Bankruptcy Petition Preparer Date 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 signed 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. § 116. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the			•	
Signature of Bankruptcy Petition Preparer Signature of Bankruptcy Petition Preparer 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 signed 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. § 116. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the			he name, title (if any), address, and social sec	curity number of the officer, principal, responsible person, or partner
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 signed 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. § 116. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	x	guoto y Petition Preparer	Date	
If more than one person prepared this document, attach additional signed 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. § 116. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	_			
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. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature: [Print or type name of individual signing on behalf of debtor.]	Names and Social S	ecurity numbers of all other individuals wh	ho prepared or assisted in preparing this docu	ment, unless the bankruptcy petition preparer is not an individual:
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature: [Print or type name of individual signing on behalf of debtor.]	If more than one pe	rson prepared this document, attach additi	onal signed sheets conforming to the appropt	riate Official Form for each person.
I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature: [Print or type name of individual signing on behalf of debtor.]	18 U.S.C. § 156.			•
partnership] of the	Di	ECLARATION UNDER PENALT	TY OF PERJURY ON BEHALF O	F A CORPORATION OR PARTNERSHIP
Signature:	partnership] of the read the foregoing	esummary and schedules, consisting of _	president or other officer or an authorized a [corporation or partnership] named a sheets (Total shown on summary pag	agent of the corporation or a member or an authorized agent of the s debtor in this case, declare under penalty of perjury that I have ge $plus\ I$), and that they are true and correct to the best of my
[Print or type name of individual signing on behalf of debtor.]	Date		G:	
			oignature:	
[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]			[Print or ty	pe name of individual signing on behalf of 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.

Doc 1 Entered 04/21/10 15:53:23 Page 27 of 44

United States Bankruptcy Court

District of Nevada

In re:

Morales, Lisa Kay

Case No.

Chapter:

11

Statement of Financial Affairs

1. Income from employment or operation of business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, None including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Source Amount 2008 \$82,393.00 Wages 2009 \$85,233.00 Wages 2010 \$21,819.25 Wages 2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during None the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c. None

2008

2009

2010

None



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Source

Name and Address of Creditor

Amount

\$2,141.00

\$101.00

Dates of Payments Amount Paid or ValueAmount Still Owing

dividends, interest, consulting

dividends, interest

Case 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 28 of 44

None	X

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Dates of Payments Amount Paid or ValueAmount Still Owing

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor

Dates of Payments Amount Paid or ValueAmount Still Owing

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number

Nature of Proceeding Court or Agency LocaStatus or Disposition

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Date of Seizure Benefit Property Was Seized

Description and Value of Property

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Date of Assignment Benefit Property Was Seized

Terms of Assignment or Settlement

ASC is foreclosing Desert Prairie property.

		Case 10-17057-mkn	Doc 1 Entered	04/21/10 15:53:23	B Page 29 of 44	
6. As	signmer	nts and receiverships				
None	X	case. (Married debtors filing under chapter	assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joi unless the spouses are separated and a joint petition is not filed.)			3
		Name and Address of Assignee	Date of Seizure		Description and Value of Property	
None	X		ors filing under chapter	12 or chapter 13 must inclu	ficial within one year immediately preceding de information concerning property of either t petition is not filed.)	
		Name and Address of Custodian	Name and Location	on of Court, Case Title &	Date of Order Description and Value of Property	
7. Gi	fts					_
None			ess than \$200 in value piling under chapter 12 o	per individual family member chapter 13 must include g	er and charitable contributions aggregating le ifts or contributions by either or both spouses	
		Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift	
		Goodwill	none	various	\$823, various books, clothing, & household furninshings	
		8. Losses				
None	X	List all losses from fire, theft, other casualty	ors filing under chapter	12 or chapter 13 must inclu	ng the commencement of this case or since the de losses by either or both spouses whether or	
		Description and Value of Property		cumstances and, if Loss Whole or in Part by Particulars	Date of Loss	
9. Pa	yments	related to debt counseling or bankrupt	tcy			_
None		List all payments made or property transfer debt consolidation, relief under the bankrup commencement of this case.			cluding attorneys, for consultation concerning within one year immediately preceding the	3
		Name and Address of Payee		Date	Amount of Money or Description and	
		Richard E. Hawkins		March, 2010	Value of Property \$2,046.00	

4680 Polaris #250

Homework LLC

\$1500, mortgage adjustment

Cricket Debt Counseling

March, 2010

\$36.00

10. Other transfers





a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, and Relationship to Debtor

Date

Describe Property Transferred and Value Received

None



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device

Dates(s) of Transfer(s)

Amount of Money or Description and Value of Property or Debtor's Interest in

Property

11. Closed Financial Accounts





List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

12. Safe Deposit Boxes





List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names and Addresses of Those With Access to Box or Depository

Description of Contents

Date of Transfer or Surrender, if Any

13. Setoffs





List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 31 of 44

Name and Address of Creditor

Description and Value of Property

Location of Property

		Name and Address of Creditor	Description and value of 1 Toperty	Location of Froperty	
14. Property Held for Another Person					
None	X	List all property owned by another person that	t the debtor holds or controls		
		Name and Address of Owner	Description and Value of Property	Location of Property	
15. P	rior Add	dress of Debtor			
None	X	If debtor has moved within three years immeduring that period and vacated prior to the cospouse.	diately preceding the commencement of this cas mmencement of this case. If a joint petition is	e, list all premises which the debtor occupied filed, report also any separate address of either	
		Address 2071 Desert Prairie, Las Vegas, NV 89135	Name Used	Dates of Occupancy 2005-2008	
16. S	pouses a	and Former Spouses			
None		If the debtor resides or resided in a community property st Rico, Texas, Washington, or Wisconsin) within eight years who resides or resided with the debtor in the community p		California, Idaho, Louisiana, Nevada, New Mexico, Puerto tify the name of the debtor's spouse and of any former spouse	
		Anthony Morales	Nevada, divorced 2005		

18. Nature, Location, and Name of Business

17. Environmental Information

None

None



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

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

Tax ID

Address

Nature of Business

Name consulting income received up to 2008

Ownership of rental property at 2071 Desert Prairie, Las Vegas

Case 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 32 of 44

None	X b	Identify any business listed in U.S.C. § 101	n response to subdivision a., abov	re, that is "single asset real estate" as defined in 11
19. B	Sooks, re			rs immediately preceding the filing of this of account and records of the debtor.
		Name and Address		Dates Services Rendered
None	X b			tely preceding the filing of this bankruptcy case ed a financial statement of the debtor.
		Name and Address	Address	Dates Services Rendered
None	X c			cement of this case were in possession of the books of account and records are not available,
		Name and Address	Address	Dates Services Rendered
None	X d			ncluding mercantile and trade agencies, to whom ears immediately preceding the commencement of
		Name and Address		Date issued
20 li	nventori	ies		
None	Χa	List the dates of the last tw	vo inventories taken of your pro nd the dollar amount and basis	perty, the name of the person who supervised the of each inventory.
		Date of Inventory	Inventory Supervisor	Dollar amount of In
None	X a	List the name and address in a., above	of the person having possession	of the records of each of the inventories reported
		Date of Inventory	Name and address of o	custodian of inventory records
21. (Current	Partners, Officers, Directors, a	nd Shareholdes	
None	X a	Current Partners, Officers		ne a. If the debtor is a partnership, list the nature the partnership.

lone **X** a

Name and Address

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who

Percentage of Inter

Nature of Interest

		directly or indirectly owns reput of holds to percent of more of the corporation			oting or equity sqcurities of the
		Name and Address	Title		Nature and PercentNature and Percent
22. None	Former X	partners, officers, directors a If the debtor is a partner immediately preceding th	ship, list each member v		partnership within one year
		Name	Address		Date of Withdrawal
None	X	If the debtor is a corporaterminated within one ye			
		Name and Address		Title	Date of Termination
		awals from a partnership or dis			credited or given to an insider,including
None	X		oonuses, loans, stock reden	nptions, options exercised	I and any other perquisite during one
		Name & Address of Recipie Relationship to Debtor	∍nt,	Date and Purpose of Withdrawal	Amount of Money or Description and V
24. T	ax Con		urposes of which the debto		number of the parent corporation of any any time within six years immediately
		Name of Parent Corporatio	n	Taxpayer Identifica	ation Number
25. None	Pensior X		oloyer, has been responsibl		ion number of any pension fund to time within six years immediately
		Name of Pension Fund		Taxpayer Identifica	ation Number
		I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affair sand any attachments thereto and that they are true and correct.			
		/s/ Lisa Kay Morales			04/21/10
		Lisa Kay Morales			

B 203 (12/94)

hearings thereof;

United States Bankruptcy Court

	District	Of Nevada	
In	re Morales, Lisa Kay		
	Moraics, Lisa Ray	Case No.	
D	ebtor	Chapter11	
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR D	EBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 named debtor(s) and that compensation paid to me wire bankruptcy, or agreed to be paid to me, for services re in contemplation of or in connection with the bankrupt	thin one year before the filing on dered or to be rendered on be	f the petition in
	For legal services, I have agreed to accept		\$\$4,800.0
	Prior to the filing of this statement I have received		\$\$1,000.0
	Balance Due		\$3,800.0
2.	The source of the compensation paid to me was:		
	► Debtor		
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
4.	I have not agreed to share the above-disclosed commembers and associates of my law firm.	pensation with any other perso	n unless they are
	I have agreed to share the above-disclosed compen members or associates of my law firm. A copy of t the people sharing in the compensation, is attached	he agreement, together with a li	
5.	In return for the above-disclosed fee, I have agreed to case, including:	render legal service for all aspec	cts of the bankruptcy
	 Analysis of the debtor's financial situation, and rene to file a petition in bankruptcy; 	dering advice to the debtor in d	etermining whether
	b. Preparation and filing of any petition, schedules, st	atements of affairs and plan whi	ich may be required
	c. Representation of the debtor at the meeting of cred	itors and confirmation hearing,	and any adjourned

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

e. [Other provisions as needed]	
Stated fee to cover first 16 hours of	f pre- and post- petition work, and shall be the minimum fee for proved by the court at regular hourly rate of \$300/hour.
dervices. Actual rees are to be app	noved by the court at regular hours rate or wood hour.
. By agreement with the debtor(s), the abo	ove-disclosed fee does not include the following services:
	CERTIFICATION
	nplete statement of any agreement or arrangement for
payment to me for representation of the	he debtor(s) in this bankruptcy proceedings.
04/21/10	/s/ Richard E. Hawkins, Esq.
Date	Signature of Attorney
	Hawkins Law Firm Name of law firm
	мате отам тт
L	

AMERICAN EXPR**ESse 10-17057-mkn** Doc 1 Entered 04/21/10 15:53:23 Page 37 of 44 BOX 981537 EL PASO, TX 79998

ASC BOX 60768 LOS ANGELES, CA 90060

CITI CARDS BOX 6001 THE LAKES, NV 88901-6401

JP MORGAN/CHASE BOX 78420 PHOENIX, AZ 85062

OFFICE OF TAX CLAIM BUREAU 300 N. CENTER AVE SUITE 370 SOMERSET, PA 15501

OLD REPUBLIC 307 N. MICHIGAN AVE 15TH FLOOR CHICAGO, IL 60601

Case NOTE 35 TAKES BANKRERT GY 64924 RT 15:53:23 Page 38 of 44

Signature _____

DISTRICT OF NEVADA

,	****
^{In re:} Morales, Lisa Kay) Bankruptcy No.: Chapter 11 VERIFICATION OF CREDITOR MATRIX
Debtor(s).))))
The above named Debtor hereby	verifies that the attached list of creditors is tru
and correct to the best of his/her knowle	dge.
Date 04/21/10	Signature /s/ Lisa Kay Morales

Date _____

Richard E. Hawkins Esge 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 39 of 44

NV Bar #3731 Hawkins Law Firm 4680 Polaris Rd Suite 250 Las Vegas, NV 89103 (702) 508-8462

Attorney for Debtor

United States Bankruptcy Court

District of Nevada

n re:	Case no:	
Morales, Lisa Kay	Chapter:	11
Debtor	Hearing Date Hearing Time	12/30/99 2:30 P.M

Notice of Application for Compensation

The Court, the Debtor, the Chapter 13 Trustee, and all creditors and parties in interest are hereby notified of a hearing on an application for compensation and reimbursement of the expenses of the Debtor's Attorney

Applicant: Richard E. Hawkins, Esq.

Date Filed: April 21, 2010

Judge:

Hearing Date: ###
Hearing Time: 2:30 P.M.

Place: Foley Federal Building

300 Las Vegas Blvd. South Las Vegas, NV 89101

Compensation/expenses sought \$5,074.00

TAKE FURTHER NOTICE that any party who objects to the Application for Compensation and Reimbursement of Expenses, any objection must be filed pursuant to Local Rule 9014(d)(1):

(1) Except as set out in subsection (3) below, any opposition to a motion must be filed, and service of the opposition must be completed on the movant, no later than fourteen (14) days preceding the hearing date for the motion. The opposition must set forth all relevant facts and any relevant legal authority. An opposition must be supported by affidavits or declarations that conform to the provisions of subsection (c) of this rule.

If an objection is not timely filed and served, an order approving fees may be granted, LR 9014.

Submitted by:

/s/ Richard E. Hawkins, Esq. Richard E. Hawkins, Esq. Attorney for Debtor Richard E. Hawkins (Esse 10-17057-mkn Doc 1 Entered 04/21/10 15:53:23 Page 40 of 44

NV Bar #3731 Hawkins Law Firm 4680 Polaris Rd Suite 250 Las Vegas, NV 89103 (702) 508-8462

Attorney for Debtor

United States Bankruptcy Court

District of Nevada

In re: Morales, Lisa Kay	Case no: Chapter:	11
Debtor	Hearing Date Hearing Time	12/30/99 2:30 P.M

Application for Compensation

- 1. INCORPORATION OF CHAPTER 13 GUIDELINES: This application generally follows the Chapter 13 Guidelines for applications for attorney fees and reimbursement of expenses, even though such guidelines are based on pre-October 17, 2005 filed cases
- 2. APPLICANT'S REPRESENTATIONS: The undersigned applicant hereby represents: (a) that all basic services have been satisfactorily performed and basic fees and expenses earned, except for those services described as "projected" (b) that this application describes total fees and expenses for services rendered or to be rendered; (c) that the fees and expenses sought in this application will not be shared with any other entity; and (d) that unless otherwise explained below, applicant reasonably believes that this is a final application for fees and expenses.
- 3. COMPENSATION AND EXPENSES SOUGHT IN THIS APPLICATION: This application describes total compensation and reimbursement of expenses in the amount of \$7,210.00 as detailed in the attached exhibit, although only \$5,074.00 is actually sought in this case.
- 4. NARRATIVE DESCRIPTION OF SERVICES: This application seeks compensation and expenses for the following services:

Χ	basic services for this case	
	additional claims resolution	
	motion to lift stay motion to sell/purcl	nase/refinance property
	motion to dismiss	
	modification of plan	
	adversary proceeding	
	resolution of business valuation	
	objections to claims	
	resolution of tax claims	
	preparation of tax returns	
	motion to approve settlement	
	preparation of fee application	
<u>X</u>	other: Complete Chapter 13 file	ed after October 17, 2005

- a. Fees and expenses sought in this application:
- b. Fees and expenses described in this application:
- c. Total fees and expenses sought in this case:

6. PAID BY DEBTS54OR: The debtor has previously paid to attorney \$1,000.00 The Chapter 13 Trustee has paid or will pay all fees and expenses ordered by the Court, through the Plan, in the additional amount of \$4,074.00

Submitted by:

/s/ Richard E. Hawkins, Esq. Richard E. Hawkins, Esq. Attorney for Debtor February 8, 2010

Case 10-17057 Exhibit D'A' 4-Attornery Fee's 19nd Expenses Page 42 of 44

Hourly Rate: \$300.00

m		
 	◡.	

Tillio.			
Actual Time:			5.7 \$1,710.00
Projected Time:			15 \$4,500.00
			\$6,210.00
Expenses			
Filing Fee			\$1,000.00
Filing fee for additional creditor amendments	0 at	\$26.00	\$0.00
Other Expenses			\$0.00
			\$1,000.00
Total Time and Expenses			\$7,210.00
Total Sought to be Approved			\$5,074.00
Amount already paid			\$1,000.00
Amount to be paid through Trustee			\$4,074.00

Time

		Present Projected
01/27/10 co	nf Initial meeting and drafting of schedules & plan; execution	4.5
01/29/10 tc	speak w. client	.2
	File petition	.2
02/08/10 co	nf meet w. client, adjust and file plan	.8
12/30/99 ap	p 341 meeting	2.0
12/30/99 ap	p appear at fee application	2.0
12/30/99 ap	p plan confirmation	2.0
CO	r Forward tax returns to trustee	.5
re	Annual accountings and file maintenance	2.5
tc	ongoing client advice	2.0
tc	confirmation of bankruptcy and other creditor communications	1.0
ар	p additional appearances at continued 341 or plan confirmation	3.0