United States Bankruptcy Court			Voluntary Petition	
NOI	RTHERN DISTRICT OF O	HIO		
Name of Debtor (if individual, enter Last, First, M	iddle):		Name of Joint Debtor (Spouse)(Last, First,	Middle):
Christopherson, Thomas R				
All Other Names used by the Debtor in the la	ast 8 years		All Other Names used by the Joint Debto	r in the last 8 years
(include married, maiden, and trade names): NONE			(include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Indvidual-Taxpayer (if more than one, state all): 4857	.D. (ITIN) No./Complete EIN		Last four digits of Soc. Sec. or Indvidual-Taxpa (if more than one, state all):	yer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. & Street, City 1863 Caldwell	, and State):		Street Address of Joint Debtor (No. &	& Street, City, and State):
Cleveland OH	ZIPCODE		_	ZIPCODE
	44118			ZIPCODE
County of Residence or of the Principal Place of Business:	·		County of Residence or of the Principal Place of Business:	·
Mailing Address of Debtor (if different from	street address):			fferent from street address):
SAME	,			,
	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Det (if different from street address above): SAME	otor			ZIPCODE
T	Nature of Business	S	Chapter of Bankrupto	v Code Under Which
Type of Debtor (Form of organization)	(Check one box.)	-	the Petition is Filed	(Check one box)
(Check one box.) ✓ Individual (includes Joint Debtors)	Health Care Business		Chapter 7	Chapter 15 Petition for Recognition
See Exhibit D on page 2 of this form.	Single Asset Real Estate as defi	ined	Chapter 9	of a Foreign Main Proceeding
Corporation (includes LLC and LLP)	in 11 U.S.C. § 101 (51B)		Chapter 11 Chapter 12	Chapter 15 Petition for Recognition
Partnership	Railroad Stockbroker		Chapter 13	of a Foreign Nonmain Proceeding
Other (if debtor is not one of the above	Commodity Broker		Nature of Debts	(Check one box)
entities, check this box and state type of entity below	Clearing Bank		Debts are primarily consumer debts, in 11 U.S.C. § 101(8) as "incurred by	
	Other		individual primarily for a personal, f	
	Tax-Exempt Entity	X 7	or household purpose"	
	(Check box, if applicable.)		Chapter 11 Deb	otors:
	Debtor is a tax-exempt organiza	ntion	Check one box:	
	under Title 26 of the United Sta		Debtor is a small business as defined in Debtor is not a small business debtor as	
	Code (the Internal Revenue Cod	de).	Debtor is not a small business debtor as	s defined in 11 U.S.C. § 101(31D).
Filing Fee (Check	one box)		Check if:	
Full Filing Fee attached			Debtor's aggregate noncontingent liquid	
Filing Fee to be paid in installments (applicable attach signed application for the court's consider			owed to insiders or affiliates) are less th	an \$2,190,000.
is unable to pay fee except in installments. Rule			Check all applicable boxes:	
Filing Fee waiver requested (applicable to chapt	er 7 individuals only). Must		A plan is being filed with this petition	
attach signed application for the court's consider	ation. See Offi cial Form 3B.		Acceptances of the plan were solicited	
			classes of creditors, in accordance with	THIS SPACE IS FOR COURT USE ONLY
Statistical/Administrative Information Debtor estimates that funds will be available for				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that runds will be available to		ncec naid	d there will be no funds available for	
distribution to unsecured creditors.	y is excluded and administrative exper	nses pare	a, there will be no funds available for	
Estimated Number of Creditors				
1-49 50-99 100-199 200-9		10,001		
Estimated Assets	5,000 10,000	25,000	50,000 100,000 100,000	
\$0 to \$50,001 to \$100,001 to \$500,	001 \$1,000,001 \$10,000,001	\$50,00	00,001 \$100,000,001 \$500,000,001 More than	
\$50,000 \$100,000 \$500,000 to \$1 millio	to \$10 to \$50	to \$10	0 to \$500 to \$1 billion \$1 billion	
Estimated Liabilities				
\$0 to \$50,001 to \$100,001 to \$500,	001 \$1,000,001 \$10,000,001	\$50,00	00,001 \$100,000,001 \$500,000,001 More than	
\$50,000 \$100,000 \$500,000 to \$1 millio	to \$10 to \$50	to \$10 million	0 to \$500 to \$1 billion \$1 billion	

Official Form 1 (1/08) FORM B1, Page Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Thomas R Christopherson All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). X Exhibit A is attached and made a part of this petition 04/04/2010 Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \boxtimes No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Official Form 1 (1/08) FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Thomas R Christopherson **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this 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 petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Thomas R Christopherson Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 04/04/2010 (Date) 04/04/2010 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Richard E. Hackerd 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 Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard E. Hackerd 0055306 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 Printed Name of Attorney for Debtor(s) Richard E. Hackerd bankruptcy petition preparers, I have given the debtor notice of the Firm Name 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. 1370 Ontario Street Suite 2000 Cleveland OH 44113 Printed Name and title, if any, of Bankruptcy Petition Preparer 216-241-8282 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 04/04/2010 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *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. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, The debtor requests the relief in accordance with the chapter of responsible person, or partner whose Social-Security number is provided title 11, United States Code, specified in this petition. 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. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

04/04/2010

In re	Thomas R Christopherson	Case No.	
		Chapter 1	.1
	Debtor	<u> </u>	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff		Amount of Claim (If Secured Also State Value of Security)
1	Phone:	Mortgage	Octon	¢	1,043,425.00
Onewest Bank	Onewest Bank	Moltgage		~	1,013,123.00
6900 Beatrice Dr	6900 Beatrice Dr		Value:	Ś	248,000.00
Kalamazoo MI 49009	Kalamazoo MI 49009	Net	Unsecured:	- 1	795,425.00
2	Phone:	Mortgage		\$	800,000.00
Citimortgage Inc	Citimortgage Inc				
Ро Вож 9438	Po Box 9438		Value:	\$	87,500.00
Gaithersburg MD 20898	Gaithersburg MD 20898	Net	Unsecured:	\$	712,500.00
3	Phone:	Mortgage		\$	1,540,996.00
Aurora Loan Services I	Aurora Loan Services I				
10350 Park Meadows Dr St	10350 Park Meadows Dr St		Value:	\$	875,000.00
Littleton CO 80124	Littleton CO 80124	Net	Unsecured:	\$	665,996.00
4	Phone:	Mortgage		\$	299,864.43
Homecomings Financial	Homecomings Financial				
PO Box 78426	PO Box 78426		*Value:	\$	875,000.00
Phoenix AZ 85062-8426	Phoenix AZ 85062-8426		Unsecured:	\$	299,864.43
5	Phone:	Mortgage		\$	256,434.00
Chase	Chase				
3990 S Babcock St	3990 S Babcock St		*Value:	\$	248,000.00
Melbourne FL 32901	Melbourne FL 32901		Unsecured: Liens Exist	\$	256,434.00

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)	
6	Phone:	Mortgage		\$ 519,372.00	
Bac Home Loans Servici	Bac Home Loans Servici		_		
450 American St	450 American St		Value:	\$ 275,000.00	
Simi Valley CA 93065	Simi Valley CA 93065	Net	Unsecured:	\$ 244,372.00	
7	Phone:	Mortgage		\$ 208,271.00	
Pnc Bank	Pnc Bank				
2730 Liberty Ave	2730 Liberty Ave		*Value:	\$ 87,500.00	
Pittsburgh PA 15222	Pittsburgh PA 15222		Unsecured: Liens Exist	\$ 208,271.00	
8	Phone:	Mortgage		\$ 117,538.56	
Aurora Loan Services	Aurora Loan Services				
10350 Park Meadows Drive	10350 Park Meadows Drive		*Value:	\$ 105,000.00	
Littleton CO 80124	Littleton CO 80124	Net	Unsecured:	\$ 117,538.56	
		*Prior 1	Liens Exist		
9	Phone:	Mortgage		\$ 178,966.00	
Bac Home Loans Servici	Bac Home Loans Servici				
450 American St	450 American St		Value:	\$ 115,000.00	
Simi Valley CA 93065	Simi Valley CA 93065	Net	Unsecured:	\$ 63,966.00	
10	Phone:	Money Lent		\$ 50,000.00	
Tim Bragg	Tim Bragg				
5814 Wal Worth Avenue	5814 Wal Worth Avenue				
Cleveland OH 44102	Cleveland OH 44102				
11	Phone:	Money Lent		\$ 50,000.00	
Annette Bragg	Annette Bragg				
5814 Wal Worth Avenue	5814 Wal Worth Avenue				
Cleveland OH 44102	Cleveland OH 44102				
12	Phone:	Mortgage		\$ 49,173.00	
Bac Home Loans Servici	Bac Home Loans Servici				
450 American St	450 American St		*Value:	\$ 275,000.00	
Simi Valley CA 93065	Simi Valley CA 93065	Net Unsecured:		\$ 49,173.00	
		*Prior 1	Liens Exist		
13	Phone:	Mortgage		\$ 42,450.00	
Bac Home Loans Servici	Bac Home Loans Servici				
450 American St	450 American St		*Value:	\$ 115,000.00	
Simi Valley CA 93065	i Valley CA 93065 Simi Valley CA 93065 Net Unsecured: *Prior Liens Exist			\$ 42,450.00	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)	
	Phone:	Mortgage		\$ 84,754.00	
-	Litton Loan Servicing		_		
_	4828 Loop Central Dr		Value:	\$ 48,000.00	
Houston TX 77081	Houston TX 77081	Net	Unsecured:	\$ 36,754.00	
15	Phone:	Mortgage		\$ 137,551.00	
Sovereign Bank Fsb	Sovereign Bank Fsb				
1130 Berkshire Blvd	1130 Berkshire Blvd		Value:	\$ 105,000.00	
Wyomissing PA 19610	Wyomissing PA 19610	Net	Unsecured:	\$ 32,551.00	
16	Phone:	Credit Card P	urchases	\$ 24,427.00	
Amex	Amex				
Po Box 297871	Po Box 297871				
Fort Lauderdale FL 33329	Fort Lauderdale FL 33329				
17	Phone:	Credit Card P	urchases	\$ 23,928.00	
Chase	Chase				
Po Box 15298	Po Box 15298				
Wilmington DE 19850	Wilmington DE 19850				
18	Phone:	Credit Card P	urchases	\$ 19,835.70	
Citibank	Citibank				
PO Box 6500	PO Box 6500				
Sioux Falls SD 57117	Sioux Falls SD 57117				
19	Phone:	Credit Card P	urchases	\$ 15,525.00	
Discover Fin Svcs Llc	Discover Fin Svcs Llc				
Po Box 15316	Po Box 15316				
Wilmington DE 19850	Wilmington DE 19850				
20	Phone:	Legal Service	s	\$ 14,000.00	
Richard E. Hackerd, Attorney	Richard E. Hackerd, Attorney				
1370 Ontario Street, Ste 2000	1370 Ontario Street, Ste 2000				
	1	1		1	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I,	, of the Individual Debtor named
as debtor in this case, declare	inder penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that
they are true and correct to the	pest of my knowledge, information and belief.
D. I. 4/4/0040	
Date: 4/4/2010	Signature /s/ Thomas R Christopherson
	Name: Thomas P Christopherson

In re <i>Thomas</i>	s R Christopherson	Case No	
		Chapter	11
		/ Debtor	

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	2	\$ 1,753,500.00		
B-Personal Property	Yes	3	\$ 15,868.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	4		\$ 5,290,075.99	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 286,799.96	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	2			\$ 340.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,550.00
тот	AL	22	\$ 1,769,368.00	\$ 5,576,875.95	

In re Thomas R Christopherson	Case No.
	Chapter 11
	/ Debtor

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)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
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)	\$
TOTAL	- \$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$

State the following:

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

n re Thomas R Christopherson	Case No.	
Debtor		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	re under penalty of perjury th t to the best of my knowledge	nat I have read the foregoing summary and schedules, consisting of
Date:	4/4/2010	Signature /s/ Thomas R Christopherson Thomas R Christopherson
		[If joint case, both spouses must sign.]

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.

In re Thomas R Christopherson	Case No.
Debtor(s)	(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		Current Value of Debtor's Interest,	Amount of Secured Claim		
		HusbandH WifeW JointJ CommunityC	in Property Without Deducting any Secured Claim or Exemption			
#1-1863 Cadwell Ave Cleveland Hts., OH 44118 Single Family	Fee Simple		\$ 275,000.00	\$ 275,000.00		
#2 - 10 East Hanna Lane- half Interest Bratenahl, OH 44108	Fee Simple		\$ 248,000.00	\$ 248,000.00		
#3 285 Corning Drive - Half interest Bratenahl, OH 44108	Fee Simple		\$ 87,500.00	\$ 87,500.00		
#4 - 281 Corning Drive Bratenahl, OH 44108	Fee Simple		\$ 875,000.00	\$ 875,000.00		
#5 - 613 West 8th Street Erie, PA 16502	Fee Simple		\$ 48,000.00	\$ 48,000.00		
#6 - 605 West 8th Street Erie, PA 16502	Fee Simple		\$ 105,000.00	\$ 105,000.00		

No continuation sheets attached

n re Thomas R Christopherson	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property			Current Value	Amount of Secured Claim		
	increst in Foperty	Husband Wife Joint- Community-	-W J	of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Secured Statis		
#7 - 5131 Lancaster Rd. Erie, PA 16502	Fee Simple	Wife Joint-	-W J	Deducting any Secured Claim or	\$ 115,000.00		

10-12971-rb Doc 1 FILED 04/04/10 ENTERED 04/04/10 19:10:12 Page 12 of 40

In re Thomas R Christopherson	Case No.
Debtor(s)	(if know

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 Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X				
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X				
Security deposits with public utilities, telephone companies, landlords, and others.		Deposit for Electrical Service Location: with creditor			\$ 493.00
Household goods and furnishings, including audio, video, and computer equipment.		Misc Household goods Location: In debtor's possession			\$ 10,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Men's wardrobe Location: In debtor's possession			\$ 775.00
7. Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
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.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give	X				

Page <u>1</u> of <u>3</u>

n re Thomas R Christophe.	rsor
---------------------------	------

Case No.	
	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Officer)			
Type of Property	N o	Description and Location of Property	Uuskand		Current Value of Debtor's Interest, in Property Without
	n e	С	Husband Wife Joint ommunity	W J	Deducting any Secured Claim or Exemption
particulars.					
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009\2010 tax refunds Location: Not yet received			\$ 400.00
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
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				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described 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.		1962 Cadilac, 115,000 miles, fair condition Location: In debtor's possession			Unknown
		1978 Alfa Romao, 153,000 miles, poor condition, inoperable Location: In debtor's possession			\$ 0.00

Page <u>2</u> of <u>3</u>

Case No.	
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(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		1987 Jaguar, 147,000 miles, poor condition Location: In debtor's possession			\$ 0.00
		1994 Audi 100s, 250,000 miles, poor condition Location: In debtor's possession			\$ 1,200.00
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.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.		musical instruments Location: In debtor's possession			\$ 3,000.00

Page <u>3</u> of <u>3</u>

(Report total also on Summary of Schedules.) Include amounts from any continuation sheets attached.

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

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Thomas R Christopherson	Case No.
Debtor(s)	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Deposit for Electrical Service	Ohio Rev. Code 2329.66(A)(3)	\$ 400.00	\$ 493.00
Misc Household goods	Ohio Rev. Code 2329.66(A)(4)(a)	\$ 10,000.00	\$ 10,000.00
Men's wardrobe	Ohio Rev. Code 2329.66(A)(4)(a)	\$ 775.00	\$ 775.00
2009\2010 tax refunds	Ohio Rev. Code 2329.66(A)(3)	\$ 400.00	\$ 400.00
1962 Cadilac, 115,000 miles, fair condition	Ohio Rev. Code 2329.66(A)(2)	\$ 0.00	Unknown
musical instruments	Ohio Rev. Code 2329.66(A)(5) Ohio Rev. Code 2329.66(A)(18)	\$ 2,025.00 \$ 975.00	\$ 3,000.00

Page No. ____1 of ____1

In reThomas R Christopherson	Case No.	
Debtor(s)	<u> </u>	(if known)

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

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

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W-	Pate Claim was Incurred, Nature If Lien, and Description and Market If Lien, and Description and Market If Lien If L		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 6640 Creditor # : 1 Aurora Loan Services 10350 Park Meadows Drive Littleton CO 80124			2006 Mortgage #6 - 605 West 8th Street Value: \$ 105,000.00					\$ 117,538.56	\$ 117,538.56
Account No: 5164 Creditor # : 2 Aurora Loan Services I 10350 Park Meadows Dr St Littleton CO 80124		H	2007-01-26 Mortgage #4- 281 Corning Drive					\$ 1,540,996.00	\$ 665,996.00
Account No: 7903 Creditor # : 3 Bac Home Loans Servici 450 American St Simi Valley CA 93065		H	2007-03-23 Mortgage #7 - 5131 Lancaster Rd. Value: \$ 115,000.00					\$ 42,450.00	\$ 42,450.00
3 continuation sheets attached		1	,	Sul (Total o	f thi	s pag	је) \$	\$ 1,700,984.56	\$ 825,984.56

(If applicable, report also on Statistical Summary of Schedules.) Certain Liabilities and

In reThomas	R	Christopherson
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Case	No.		
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(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community \$ 49,173.00 \$ 49,173.00 Account No: 3397 H 2006-06-09 Creditor # : 4 Mortgage Bac Home Loans Servici #1 - 1863 Cadwell 450 American St Simi Valley CA 93065 Value: \$ 275,000.00 \$ 178,966.00 \$ 63,966.00 H 2004-09-01 Account No: 3752 Creditor # : 5 Mortgage Bac Home Loans Servici #7 - 5131 Lancaster Rd. 450 American St Simi Valley CA 93065 Value: \$ 115,000.00 Account No: 3752 Countrywide Hoam Loans Representing: PO Box 660694 Bac Home Loans Servici Dallas TX 75266-0694 Value: H 2006-05-23 \$ 519,372.00 \$ 244,372.00 Account No: 0828 Creditor # : 6 Mortgage Bac Home Loans Servici #1 - 1863 Cadwell Avenue. 450 American St Simi Valley CA 93065 Value: \$ 275,000.00 \$ 256,434.00 \$ 256,434.00 H 2006-11-16 Account No: 6963 Creditor # : 7 Mortgage Chase #2 - #10 East Hanna Lane 3990 S Babcock St *Melbourne FL 32901* Value: \$ 248,000.00 Account No: 5037 \$ 800,000.00 \$ 712,500.00 H 2007-06-13 Creditor # : 8 Mortgage Citimortgage Inc #3 - Corning Drive Po Box 9438 Gaithersburg MD 20898 Value: \$ 87,500.00 of 3 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 1,803,945.00 \$ 1,326,445.00 Holding Secured Claims (Total of this page Total \$

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

Statistical Summary of Certain Liabilities and Related Data)

(Use only on last page)

In re Thomas	R	Christopherson
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3011		
Debtor(s		

Case No	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity		Contingent	Oliniquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 9284		H 2002-06-01					\$ 11,281.00	\$ 11,281.00
Creditor # : 9 Emc Mortgage Po Box 293150 Lewisville TX 75029		Mortgage #5 - 613 West 8th Street						
		Value: \$ 48,000.00						
Account No: 3590	_	H 2007					\$ 299,864.43	\$ 299,864.43
Creditor # : 10 Homecomings Financial PO Box 78426 Phoenix AZ 85062-8426		Mortgage #4 - 281 Corning Drive						
		Value: \$ 875,000.00						
Account No: 9027		H 2004-12-22					\$ 84,754.00	\$ 36,754.00
Creditor # : 11 Litton Loan Servicing 4828 Loop Central Dr Houston TX 77081		Mortgage #5 - 613 West 8th Street						
		Value: \$ 48,000.00						
Account No: 1604 Creditor # : 12 Onewest Bank 6900 Beatrice Dr Kalamazoo MI 49009		H 2006-08-25 Mortgage #2 - East Hanna Lane					\$ 1,043,425.00	\$ 795,425.00
0		Value: \$ 248,000.00						
Account No: 1604 Representing: Onewest Bank		indyMac Bank						
		Value:						
Account No: 4129		H 2007-06-13			+		\$ 208,271.00	\$ 208,271.00
Creditor # : 13 Pnc Bank 2730 Liberty Ave Pittsburgh PA 15222		Mortgage #3 - 285 Corning Drive						
		Value: \$ 87,500.00						
	attac		Sub				\$ 1,647,595.43	\$ 1,351,595.43
Holding Secured Claims		(IIse on	otal of	Tota	al	\$		

(Report also on Summary of (If applicable, report also on

Schedules.)

In reThomas R Christopherson	, Case No.	
Debtor(s)	· _	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) **Amount of Claim** Unsecured Date Claim was Incurred, Nature Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community \$ 32,551.00 \$ 137,551.00 Account No: 4664 H 2002-05-30 Creditor # : 14 Mortgage Sovereign Bank Fsb #6 - 605 West 8th Street 1130 Berkshire Blvd Wyomissing PA 19610 Value: \$ 105,000.00 Account No: Value: Sheet no. 3 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 137,551.00 \$ 32,551.00 (Total of this page) Holding Secured Claims Total \$ \$ 5,290,075.99 \$ 3,536,575.99

> (If applicable, report also on (Report also on Summary of Schedules.) Statistical Summary of Certain Liabilities and Related Data)

(Use only on last page)

Debtor(s)

Case No.

(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 quardian, 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 "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.

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

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 consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of

the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

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

continuation sheets attached

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

In re Thomas R Christopherson	<u> </u>	Case No.	
Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's Name, Mailing Address Including ZIP Code,		Date Claim was Incurred and Consideration for Claim					Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority,
and Account Number (See instructions above.)	Co-Debtor	HHusband WWife JJoint CCommunity		Contingen	Unliquidat	Disputed			if any
Account No: Creditor # : 1 Cuyahoga County Treasurer 1219 Ontario Street Cleveland OH 44113-1603		2006-2010 Property Taxes Property taxes on #1, 2, and 4	3,		X	X	Unknown	\$ 0.00	
Account No: Creditor # : 2 Erie County Pennsylvania 140 West Sixth Street Erie PA 16501		2006-2010 Property Taxes Property Taxes for #5, 6 and 7	,		X	X	Unknown	\$ 0.00	
Account No:									
Account No:									
Account No:									
Account No:									
Sheet No of continuation sheet attached to Schedule of Creditors Holding Priorit		(Use only on last page of the completed Schedule		this Tot tota	pa t al I al:	ge) \$ so	0.00		
		On Sur (Use only on last page of the completed Sche report also on the Statistical Summary of C	dule E. If ap	Tot	t al abl	\$		0.00	0.00

n r	re	Thomas	\boldsymbol{R}	Christopherson
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Case No.

(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 total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

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

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Unliquidated	Disputed	Amount of Claim	
Account No: 8214 Creditor # : 1 10 Penelec 5404 Evans Road Erie PA 16509		Н	2008-06-05 Utility Bills		X	X	\$ 64.00
Account No: 8214 Representing: 10 Penelec			UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614				
Account No: 6505 Creditor # : 2 America's Servicing Company PO Box 1820 Newark NJ 07101-1820			2007 Arrearage on Executory Contract			X	Unknowi
Account No: 3763 Creditor # : 3 Amex P.o. Box 297871 Fort Lauderdale FL 33329-7871		H	1999-12-01 Credit Card Purchases				\$ 8,800.00
4 continuation sheets attached	ł	1	 	Sub	tota	ı ¢	\$ 8,864.00

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justine State Stat	Contingent	Unlichidated	Disputed	Amount of Claim
Account No: 8763 Creditor # : 4 Amex Po Box 297871 Fort Lauderdale FL 33329			1999-05-13 Credit Card Purchases				\$ 9,321.00
Account No: 0663 Creditor # : 5 Amex Po Box 297871 Fort Lauderdale FL 33329			1999-12-05 Credit Card Purchases				\$ 24,427.00
Account No: 8183 Creditor # : 6 Amex Po Box 297871 Fort Lauderdale FL 33329		Н	1999-01-27 Credit Card Purchases				\$ 8,795.00
Account No: Creditor # : 7 Annette Bragg 5814 Wal Worth Avenue Cleveland OH 44102			Money Lent				\$ 50,000.00
Account No: 1035 Creditor # : 8 Chase Po Box 15298 Wilmington DE 19850		Н	1999-04-02 Credit Card Purchases				\$ 23,928.00
Account No: 4430 Creditor # : 9 Citibank PO Box 6500 Sioux Falls SD 57117			11/2008 Credit Card Purchases				\$ 19,835.70
Sheet No. 1 of 4 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	hedule of (Use only on last page of the completed Schedule F. Rep Schedules and, if applicable, on the Statistical Summary of Certain	ort also on Sui	Tot	al \$	\$ 136,306.70

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4750 Creditor # : 10 Citibank PO Box 6500			2009-09-29 Credit Card Purchases				\$ 9,360.00
Account No: 4750 Representing: Citibank			MIDLAND CREDIT MGMT 8875 AERO DR SAN DIEGO CA 92123				
Account No: 7018 Creditor # : 11 Discover Fin Svcs Llc Po Box 15316 Wilmington DE 19850		Н	1996-05-14 Credit Card Purchases				\$ 15,525.00
Account No: 3724 Creditor # : 12 Dyck Oneal Inc 15301 Spectrum Dr Addison TX 75001		Н	2008-12-01 Money Lent				\$ 7,176.00
Account No: Creditor # : 13 Ellis Heating & Cooling 826 E 200th Street Cleveland OH 44119-2516			2009 Services Performed				Unknown
Account No: 4163 Creditor # : 14 Fifth Third Bank 5050 Kingsley Dr Cincinnati OH 45227		Н	2007-09-10 Credit Card Purchases				\$ 11,217.00
Sheet No. 2 of 4 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	itached t	t o Sc	chedule of (Use only on last page of the completed Schedule I Schedules and, if applicable, on the Statistical Summary of 0		Tot	tal \$	\$ 43,278.00

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)		W' JJ	and (Claim was Incurred, Consideration for Claim. aim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4276 Creditor # : 15 First Energy - Penel			2009-1	•				\$ 76.00
Account No: 4276 Representing: First Energy - Penel				CEONE DODLANDS DR STE 15 OH 43537				
Account No: 7478 Creditor # : 16 Ge Money Bank F.s.b		H	2009-0 Credit	8-28 Card Purchases				\$ 6,421.00
Account No: 7478 Representing: Ge Money Bank F.s.b			120 CO.	LIO RECVRY&AFFIL RPORATE BLVD STE 1 K VA 23502				
Account No: Creditor # : 17 Lally Construction, Inc. 23800 Aurora Road Bedford OH 44146-1716			2009 Servic	es Performed				Unknown
Account No: Creditor # : 18 Richard E. Hackerd, Attorney 1370 Ontario Street, Ste 2000 Cleveland OH 44113-1726	X			010 Services t Attorney				\$ 14,000.00
Sheet No. 3 of 4 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ached to	o Sc	(Use	e only on last page of the completed Schedule F. Repc Id, if applicable, on the Statistical Summary of Certain	ort also on Sun	Γota nmar	l \$ y of	\$ 20,497.00

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justine State Stat	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8828 Creditor # : 19 Shell/citi Po Box 6497 Sioux Falls SD 57117		H	2002-08-28 Credit Card Purchases				\$ 68.00
Account No: 8367 Creditor # : 20 Sunococbsd Po Box 6497 Sioux Falls SD 57117		Н	1989-08-03 Credit Card Purchases				\$ 195.00
Account No: 4766 Creditor # : 21 Target Nb Po Box 673 Minneapolis MN 55440		H	2004-09-13 Credit Card Purchases				\$ 7,980.00
Account No: 4984 Creditor # : 22 Thd/cbsd Po Box 6497 Sioux Falls SD 57117		H	2001-08-28 Credit Card Purchases				\$ 10,691.00
Account No: 4984 Creditor # : 23 The Home Depot Des Moines IA 50364-0500			12/2009 Credit Card Purchases				\$ 8,920.26
Account No: Creditor # : 24 Tim Bragg 5814 Wal Worth Avenue Cleveland OH 44102			2008 Money Lent				\$ 50,000.00
Sheet No. 4 of 4 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ached t	o So	hedule of (Use only on last page of the completed Schedule F. Report Schedules and, if applicable, on the Statistical Summary of Certain Li	also on Sur	Tot	al \$	\$ 77,854.26 \$ 286,799.96

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Case No.	

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

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

Page <u>1</u> of <u>1</u>

In re	Thomas	\boldsymbol{R}	Christopherson
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/ Debto

Case No	١.	

(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 preeceding the commencement of the case, identify the name of the debtors 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 the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Lydia Christopherson 1863 Cadwell Avenue Cleveland OH 44118-1608	Richard E. Hackerd, Attorney 1370 Ontario Street, Ste 2000 Cleveland OH 44113-1726

Page <u>1</u> of <u>1</u>

In	re Thomas R Christophers	on	Case No. Chapter 12	L
	Attendant Colors Bighard	II Harband	/ Debtor	
	Attorney for Debtor: Richard	ĭ. Hackerd		
	STA	TEMENT PURSUAN	T TO RULE 2016(B)	
Th	e undersigned, pursuant to Rule	e 2016(b), Bankruptcy Rules, s	states that:	
1.	The undersigned is the attorned	ey for the debtor(s) in this case	9.	
2.	connection with this case b) Prior to the filing of this s	ed or to be rendered in contem	,	4,000.00
3.	\$of the f	iling fee in this case has been	paid.	
4.	file a petition under title 1b) Preparation and filing of the court.	tuation, and rendering advice 1 of the United States Code.	and assistance to the debtor(s) in dent of financial affairs and other doc	_
5.	The source of payments made services performed, and business revenue.	by the debtor(s) to the under	signed was from earnings, wages a	nd compensation for
6.	The source of payments to be be from earnings, wages and None other	• • • • • • • • • • • • • • • • • • • •	undersigned for the unpaid balance formed, and	remaining, if any, will
7.	The undersigned has received the value stated: None	l no transfer, assignment or pl	edge of property from debtor(s) exc	ept the following for
8.	The undersigned has not shar law firm, any compensation pa		other entity, other than with membows:	ers of undersigned's
Da	ated: 04/04/2010	Respectfully submitted,		
	Attorney for Peti	X <u>/s/ Richard E. Hac</u> tioner:Richard E. Hackerd Richard E. Hackerd 1370 Ontario Stree Suite 2000	d d	

Cleveland OH 44113

Richard@Hackerd.com

216-241-8282

In re Thomas R Christopherson	Case No. Chapter 11
	/ Debtor
Attorney for Debtor: Richard E. Hackerd	
VERIFICATIO	ON OF CREDITOR MATRIX
The above named Debtor(s) hereby v	verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: <u>04/04/2010</u>	/s/ Thomas R Christopherson
	Debtor

Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124

Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Chase 3990 S Babcock St Melbourne, FL 32901

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898

Countrywide Hoam Loans PO Box 660694 Dallas, TX 75266-0694

Emc Mortgage Po Box 293150 Lewisville, TX 75029

Homecomings Financial PO Box 78426 Phoenix, AZ 85062-8426

indyMac Bank

Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081

Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009

Pnc Bank 2730 Liberty Ave Pittsburgh, PA 15222

Sovereign Bank Fsb 1130 Berkshire Blvd Wyomissing, PA 19610

Cuyahoga County Treasurer 1219 Ontario Street Cleveland, OH 44113-1603

Erie County Pennsylvania 140 West Sixth Street Erie, PA 16501

10 Penelec 5404 Evans Road Erie, PA 16509

ALLIANCEONE 1684 WOODLANDS DR STE 15 MAUMEE, OH 43537

America's Servicing Company PO Box 1820 Newark, NJ 07101-1820 Amex P.o. Box 297871 Fort Lauderdale, FL 33329-787

Citibank PO Box 6500

Dyck Oneal Inc 15301 Spectrum Dr Addison, TX 75001

Ellis Heating & Cooling 826 E 200th Street Cleveland, OH 44119-2516

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

First Energy - Penel

Ge Money Bank F.s.b

Lally Construction, Inc. 23800 Aurora Road Bedford, OH 44146-1716

MIDLAND CREDIT MGMT 8875 AERO DR SAN DIEGO, CA 92123

PORTFOLIO RECVRY&AFFIL 120 CORPORATE BLVD STE 1 NORFOLK, VA 23502 Shell/citi Po Box 6497 Sioux Falls, SD 57117

Sunococbsd Po Box 6497 Sioux Falls, SD 57117

Target Nb Po Box 673 Minneapolis, MN 55440

Thd/cbsd Po Box 6497 Sioux Falls, SD 57117

The Home Depot Des Moines, IA 50364-0500

UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO, OH 43614 Amex Po Box 297871 Fort Lauderdale, FL 33329

Annette Bragg 5814 Wal Worth Avenue Cleveland, OH 44102

Chase Po Box 15298 Wilmington, DE 19850

Citibank PO Box 6500 Sioux Falls, SD 57117

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Richard E. Hackerd, Attorney 1370 Ontario Street, Ste 2000 Cleveland, OH 44113-1726

Tim Bragg 5814 Wal Worth Avenue Cleveland, OH 44102

In	re Thomas R Christopherson		Case No. Chapter 11	
	De	btor(s)	 ,	
	APPLICA ⁻	TION TO PAY FILII	NG FEE IN INSTALLMENTS	
1.	In accordance with Fed. R. Bankr. in installments.	P. 1006, I apply for peri	mission to pay the Filing Fee amounting to	\$ 1,039.00
2.	I am unable to pay the filing fee ex	ccept in installments.		
3.			onal payment or transfer any additional paymer person for services in connection with this c	
4.	\$ 250.00 Check one \$ 250.00 On or before \$ 250.00 On or before \$ 289.00 On or before	☐ With the filing of the ☐ On or before <u>4/29/</u> 5/29/2010 6/29/2010	petition, or 2010	
*	120 days after filing the petition. F	or cause shown, the co	our (4), and the final installment shall be payab burt may extend the time of any installment, p petition. Fed. R. Bankr. P. 1006(b)(2).	
5.	I understand that if I fail to pay any receive a discharge of my debts.	installment when due,	my bankruptcy case may be dismissed and I	may not
X	/s/ Richard E. Hackerd Signature of Attorney	4/4/2010 Date	X <u>/s/ Thomas R Christopherso</u> Signature of Debtor	o <u>r4/4/2010</u> Date
	E.g. state of Attention	24.0	(In a joint case, both spouses must sign)	24.0
	Richard E. Hackerd		X	
	Name of Attorney		Signature of Joint Debtor(if any)	Date

In re Thomas R Christopherson	Case No. Chapter 11	
	/Debtor	
ORDER APPROVING PAYMEN	NT OF FILING FEE IN INSTALLMENTS	
☑ IT IS ORDERED that the debtor(s) may pay the fi application.	ling fee in installments on the terms proposed in the foregoing	
\square IT IS ORDERED that the debtor(s) shall pay the fil	ling fee according to the following terms:	
\$ Check one	petition, or	
On or before		
\$ on or before		
\$ on or before		
\$ on or before		
	e is paid in full the debtor(s) shall not make any additional payment other person for services in connection with this case.	
	BY THE COURT	
Date:		
	United States Bankruptcy Judge	

mas R Christopherson		Case No. Chapter 11	
		/ Debtor	
rney for Debtor: Richard E. Hackerd			
LIST OF EQUITY	SECURI [*]	TY HOLDERS	
Registered Name of Holder of Security	Number of Shares	Class of Shares, Kind of I	nterest
Debtor has no Equity Security Holders			
DECLARATION UNDER PENALTY OF PER	ZJURY ON	BEHALF OF A INDIVIDUAL DEE	BTOR
,		of the <u>individual debtor</u>	named as
			rect to the
/04/2010	Signature: _	/s/	
	Name: Title:		
	Registered Name of Holder of Security Debtor has no Equity Security Holders DECLARATION UNDER PENALTY OF PER Discase, declare under penalty of perjury that I have read the foregoinknowledge, information and belief.	Registered Name of Holder of Security Registered Name of Holder of Security Number of Shares Debtor has no Equity Security Holders DECLARATION UNDER PENALTY OF PERJURY ON his case, declare under penalty of perjury that I have read the foregoing List of Equity knowledge, information and belief. Signature: Name:	They for Debtor: Richard E. Hackerd LIST OF EQUITY SECURITY HOLDERS Registered Name of Holder of Security Number of Shares Number of Shares Debtor has no Equity Security Holders Declaration under penalty of Perjury On Behalf of A Individual debtor of the individual debtor is case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that they are true and corknowledge, information and belief. Signature: /s/ Name: