Case 09-35461-elp11 Doc 1 Filed 07/10/09

B1 (Official Form 1)(1/08)							
United	States Bankr District of Ore		ourt			Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Jewell, Scott Roseberry					ebtor (Spouse briella Ines	e) (Last, First, Middle): S	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					Joint Debtor in the last 8 years trade names):	
DBA Jewell Property Management Property Management Security, DI		I	(menu	ie married,	marden, and		
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) <b>xxx-xx-3872</b>	oayer I.D. (ITIN) No./Co	omplete EIN	(if mor	our digits o e than one, s	tate all)	r Individual-Taxpayer I.D. (ITIN) No./Complete E	
Street Address of Debtor (No. and Street, City, 19334 Green Lakes Loop Bend, OR	and State):	ZIP Code	193		Joint Debtor I Lakes L	r (No. and Street, City, and State): <b></b>	
		7702	Count			97702	
County of Residence or of the Principal Place or <b>Deschutes</b>	of Business:			schutes	ence or of the	Principal Place of Business:	
Mailing Address of Debtor (if different from st	reet address):		Mailin	g Address	of Joint Debt	tor (if different from street address):	
		ZIP Code				ZIP Code	
Location of Principal Assets of Business Debto (if different from street address above):	or						
Type of Debtor		f Business				r of Bankruptcy Code Under Which	
(Form of Organization) (Check one box)	(Check of the control	,		the Petition is Filed (Check one box) Chapter 7			
Individual (includes Joint Debtors)	□ Single Asset Rea	al Estate as de	fined	Chapt		□ Chapter 15 Petition for Recognition	
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 10 □ Railroad	01 (51B)		Chapt	er 11	of a Foreign Main Proceeding	
Corporation (includes LLC and LLP)	Stockbroker			Chapt		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
□ Partnership	Commodity Brok	ker			CI 15		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	□ Other					Nature of Debts (Check one box)	
51		<b>Tax-Exempt Entity</b> (Check box, if applicable)		Debts a	are primarily co	onsumer debts,	
	Debtor is a tax-ex under Title 26 of Code (the Interna	xempt organi f the United S	zation defined in 11 U.S.C. § 101(8) as business debts. tates "incurred by an individual primarily for				
Filing Fee (Check o	one box)			one box:		Chapter 11 Debtors	
Full Filing Fee attached			<ul> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul>				
Filing Fee to be paid in installments (applic attach signed application for the court's con is unable to pay fee except in installments.	sideration certifying the	at the debtor	Check	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed			
☐ Filing Fee waiver requested (applicable to a			to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes:				
attach signed application for the court's consideration. See Official Form 3B.							
Statistical/Administrative Information	e 11 / 11 / 1	,	•			THIS SPACE IS FOR COURT USE ONLY	
<ul> <li>Debtor estimates that funds will be availabl</li> <li>Debtor estimates that, after any exempt prothere will be no funds available for distribution</li> </ul>	perty is excluded and a	dministrative		es paid,			
Estimated Number of Creditors			ſ	_		]	
□         □         □           1-         50-         100-         200-           49         99         199         999	1,000- 5,001-		5,001- ),000	□ 50,001- 100,000	OVER 100,000		
Estimated Assets	<b></b>				_	1	
S0 to         \$50,001 to         \$100,001 to         \$500,001 to           \$50,000         \$100,000         \$500,000         to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		500,000,001 to \$1 billion			
million		manifon III	mon				

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B1 (Official For	rm 1)(1/08)		Page 2
	y Petition	Name of Debtor(s): Jewell, Scott Rose	•
(This page mu	ust be completed and filed in every case)	Pecora, Gabriella	
	All Prior Bankruptcy Cases Filed Within Las	1	
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K a pursuant to S and is reque	<b>Exhibit A</b> beted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the peti- have informed the petitio 12, or 13 of title 11, Unit	
	A is attached and made a part of this petition.	Signature of Attorney Anthony Albert	for Debtor(s) (Date)
	Fxb	ıbit C	
_	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		d identifiable harm to public health or safety?
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	-
	Information Regardin	ng the Debtor - Venue	
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or pri	
	There is a bankruptcy case concerning debtor's affiliate, go	0 1	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but i	s a defendant in an action or
	<b>Certification by a Debtor Who Reside</b> (Check all app		tial Property
	Landlord has a judgment against the debtor for possession		box checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		

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

#### B1 (Official Form 1)(1/08) Page 3 Name of Debtor(s): **Voluntary Petition** Jewell, Scott Roseberry Pecora, Gabriella Ines (This page must be completed and filed in every case) 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 petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign [If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief □ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [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). □ 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 I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. Х X /s/ Scott Roseberry Jewell Signature of Foreign Representative Signature of Debtor Scott Roseberry Jewell X /s/ Gabriella Ines Pecora Printed Name of Foreign Representative Signature of Joint Debtor Gabriella Ines Pecora Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer July 10, 2009 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 Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* 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 X /s/ Anthony Albertazzi chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) 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. Anthony Albertazzi 96003 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Albertazzi Law Firm Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 1070 NW Bond St. Suite 202 Social-Security number (If the bankrutpcy petition preparer is not Bend, OR 97701 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) Email: info@albertazzilaw.com 541 317-0231 Fax: 541 385-3106 Telephone Number July 10, 2009 Address Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 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 Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Х Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in Title of Authorized Individual fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Date

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

## United States Bankruptcy Court District of Oregon

	Scott Roseberry Jewell
In re	Gabriella Ines Pecora

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

# Case 09-35461-elp11 Doc 1 Filed 07/10/09

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

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Scott Roseberry Jewell Scott Roseberry Jewell

Date: July 10, 2009

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

## United States Bankruptcy Court District of Oregon

	Scott Roseberry Jewell
In re	Gabriella Ines Pecora

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

# Case 09-35461-elp11 Doc 1 Filed 07/10/09

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

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Gabriella Ines Pecora Gabriella Ines Pecora

Date: July 10, 2009

### UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re		) Case No.		
	ott Roseberry Jewell Ibriella Ines Pecora	EXHIBIT "C-1"		
	ebtor(s) DTE: You must answer ALL questions. Attach	[NOTE: Must be <u>FULLY</u> completed by <u>ALL</u> debtors and attached to <u>ALL</u> copies of the Petition.] <b>ditional sheets if necessary. Use of "UNKNOWN" is <u>NOT</u></b>	acceptable!)	
1.	DESCRIBE ASSETS REQUIRING TRUSTE NONE	S IMMEDIATE ATTENTION:		
2.	Street address and description of principal a 19334 Green Lakes Loop Bend OR 97702-0000	ets (note property):		
3.		CDECLARATION below has been completed for any be bankruptcy papers if the debtor does <u>not</u> have ar		

I declare under penalty of perjury that the above information provided in this Exhibit "C-1" is true and correct.

DATE:	July 10, 2009	/s/ Scott Roseberry Jewell	/s/ Gabriella Ines Pecora	
		Debtor's Signature	Phone #	Joint Debtor's Signature

## BANKRUPTCY DOCUMENT PREPARER DECLARATION

I, the undersigned, declare under penalty of perjury that (1) neither I, nor anyone else listed herein, collected or received any payment from or on behalf of the debtor for court fees in connection with filing the petition; (2) I have received \$\_\_\_\_\_ from or on behalf of the debtor within the previous 12 month period; (3) \$\_\_\_\_\_ is the unpaid fee charged to the debtor; and (4) the following is true and accurate about myself and any other assistants:

Individual Name and Firm (Type or Print): \_\_\_\_\_

Address (Type or Print): \_

Last 4 digits of Social Security Number of all OTHER individuals who prepared or assisted in the preparation of these bankruptcy documents:

Signature: \_\_\_\_\_ Last 4 digits of Social Security #:\_\_\_\_\_ Phone #:\_\_\_\_\_

[NOTE: Penalties up to \$500 per item may be assessed for omission of any required information (11 USC §110; 18 USC §156) and Fed. Bankruptcy Rule 1006 prohibits further payment to any person for services until the court filing fees are paid in full.]

EXHIBIT C-1 (8/8/08)

Case 09-35461-elp11	Doc 1	Filed 07/10/09
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# United States Bankruptcy Court District of Oregon

In r	Scott Roseberry Jewell n re Gabriella Ines Pecora	(	Case No.	
	Debtor(s)		Chapter	11
	DISCLOSURE OF COMPENSATION OF ATTOR	RNEY F	OR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I and compensation paid to me within one year before the filing of the petition in bankruptcy be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy between the statement of the debtor of the de	, or agreed	to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$		tached Hourly ee Agreement
	Prior to the filing of this statement I have received	\$		14,000.00
	Balance Due	\$		0.00
2.	<b><u>1,039.00</u></b> of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	Debtor Other (specify):			
4.	The source of compensation to be paid to me is:			
	Debtor Other (specify):			
5.	I have not agreed to share the above-disclosed compensation with any other person	unless they	are memb	pers and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons w copy of the agreement, together with a list of the names of the people sharing in the	vho are not compensat	members of ion is attac	or associates of my law firm. A ched.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects	s of the bar	kruptcy ca	ase, including:
	<ul><li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in dete</li><li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which</li><li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and</li><li>d. [Other provisions as needed]</li></ul>	may be red	quired;	
	Disclosure Statement and Plan of Reorganization, explaining the pros and cons	of filing C	Chapter 7, 0	Chapter 11, and Chapter 13
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following	service:		
Repr	presentation of the debtors with any bookkeeping services, tax advice, preparation of 2015	Monthly re	eports	
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for is bankruptcy proceeding.	payment to	me for re	presentation of the debtor(s) in
Date	ated: July 10, 2009 /s/ Anthony Alber			
	Anthony Albertaz Albertazzi Law Fi			
	1070 NW Bond St			
	Suite 202 Bend, OR 97701			
	541 317-0231 Fa		5-3106	
1	info@albertazzila	w.com		

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# ATTORNEY-CLIENT FEE AGREEMENT

This fee agreement is entered into on **June 11, 2009** between Albertazzi Law Firm 1070 NW Bond St., Suite 202, Bend, OR 97701 ("Attorney") and **Scott Jewell and Gabriella Pecora, husband and wife** ("Client").

1. <u>Work To Be Done</u>: Client hereby retains Attorney to represent Client as legal counsel to perform services listed below in connection with the matter described below:

# Advise and assist Client in preparing for bankruptcy filing; represent Client in Chapter 11 bankruptcy filing.

2. <u>Retainer Fee</u>: Client will pay a retainer fee of **\$1,000 for initial analysis; additional retainer fee will be required prior to bankruptcy filing**. No services will be performed until the retainer fee is paid. As Attorney bills Client, Attorney will take funds the retainer fee and apply them towards Client's bill. Upon completion or termination of services, Attorney will refund the balance of the retainer fee, if any, to Client.

3. <u>Legal Fees</u>: Client will pay Attorney's costs and expenses, plus legal fees at hourly rates as follows: Attorneys - **\$185-275** per hour; Paralegals **\$90-150** per hour (includes legal assistants); **finance professionals and analysts \$150 per hour;** Clerical **\$45** per hour. Attorney charges in minimum increments of 0.1 hours. Incoming and outgoing phone calls are charged at a minimum of 0.2 hours. Client will not be charged for time spent discussing Client's bill with Attorney.

4. Client will also pay costs and out of pocket expenses incurred by Attorney, which are estimated to be none at this time; however when chapter 11 is filed, **\$1,500** for filing fee and mailing costs. This is an estimate only and this amount may increase significantly. Delay in payment of costs and expenses will hurt Client's chances of success.

5. Work will be allocated among the firm's attorneys and staff as necessary to provide client with quality, economical, and efficient service.

6. Client must keep Attorney advised of Client's address and contact telephone number. Attorney will give written notice to client after completion of work under this agreement. Client will have 30 days from the date of that notice to pick up Client's file. Client's failure to pick up the file will constitute Client's authorization for Attorney to destroy the file.

7. Client may terminate Attorney's services by giving written notice to Attorney. Attorney may terminate this agreement in accordance with Oregon ethics rules by giving written notice to client and, if necessary, obtaining permission from the court(s).

8. Client acknowledges receiving a copy of this agreement.

/s/ Anthony V. Albertazzi ALBERTAZZI LAW FIRM By: Anthony V. Albertazzi /s/ Scott Roseberry Jewell Scott Roseberry Jewell

/s/ Gabrielle Ines Pecora

Gabrielle Ines Pecora

# Case 09-35461-elp11 Doc 1 Filed 07/10/09

# ADDENDUM TO ATTORNEY-CLIENT FEE AGREEMENT

# Dated: July 9, 2009

This is an addendum to the fee agreement entered into on **June 11, 2009** between Albertazzi Law Firm 1070 NW Bond St., Suite 202, Bend, OR 97701 ("Attorney") and **Scott Jewell and Gabriella Pecora, husband and wife** ("Client").

- 1. Client will pay \$13,000 retainer fee in addition to the \$1,000 already paid.
- 2. Attorney will file Chapter 11 Bankruptcy for Client.
- 3. Conversion to Chapter 7, if needed in the future, will require separate fee agreement.

4. Client will be responsible for monthly Rule 2015 reports to the US Trustee and the Court. Client will obtain bookkeeping and accounting services as needed for preparing these reports.

/s/ Anthony V. Albertazzi

ALBERTAZZI LAW FIRM By: Anthony V. Albertazzi /s/ Scott Roseberry Jewell Scott Roseberry Jewell

/s/ Gabrielle Ines Pecora

Gabrielle Ines Pecora

.

In

# United States Bankruptcy Court District of Oregon

re	Scott Roseberry Jewell,
	Gabriella Ines Pecora

Case No.

Debtors

Chapter\_\_\_\_\_11

# 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	4,086,500.00		
B - Personal Property	Yes	4	1,092,256.10		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		6,097,665.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		77,539.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,761.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			7,761.00
Total Number of Sheets of ALL Schedu	iles	20			
	T	otal Assets	5,178,756.10		
			Total Liabilities	6,175,204.00	

# **United States Bankruptcy Court**

**District of Oregon** 

re

.

Scott Roseberry Jewell, Gabriella Ines Pecora

Case No.	

Chapter\_

11

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

Debtors

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	7,761.00
Average Expenses (from Schedule J, Line 18)	7,761.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,706.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,389,165.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		77,539.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		2,466,704.00

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In re Scott Roseberry Jewell,

Gabriella	Ines	Pecora	
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Case No.

# Debtors

# **SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
19334 Green Lakes Loop (residence) (1)	Fee simple	J	900,000.00	1,741,653.00
5 Minnesota #202 (condo rental) (2)	Fee simple	w	350,000.00	231,000.00
61441 Linton Loop (rental) (3)	Fee simple	w	260,000.00	390,000.00
61453 Linton Loop (rental)(4)	Fee simple	w	260,000.00	396,838.00
61473 Linton Loop (rental) (5)	Fee simple	w	260,000.00	483,885.00
61446 Linton Loop (rental) ( 6)	Fee simple	w	260,000.00	431,714.00
61426 Linton Loop (rental) (7)	Fee simple	w	229,000.00	476,964.00
61470 Linton Loop (rental) (8) (50 % co-owned with debtor's mother, name on title not on loan)	Fee simple	J	229,000.00	302,937.00
2414 Lemhi Pass (rental) (9)	Fee simple	н	350,000.00	374,000.00
20745 Kilbourne Loop (rental) (10)	Fee simple	н	159,000.00	274,450.00
20733 Kilbourne Loop (rental) (11)	Fee simple	н	159,000.00	292,561.00
20774 Beaumont (rental) (12)	Fee simple	w	159,000.00	352,252.00
63123 Fresca Street (rental) (13)	Fee simple	w	242,500.00	339,411.00
3323 NW Maple (9.4 acres, 42% interest) (16) Redmond, OR	Fee simple	н	210,000.00	0.00
Time share property (2 week) (15) Hawaii Kailani 1201 11th Street, Suite 100 Bellingham, WA 98225	Fee simple	J	Unknown	0.00

Sub-Total >

4,027,500.00

(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

Gabriella Ines Pecora

Case No.

Debtors

# **SCHEDULE A - REAL PROPERTY**

(Continuation Sheet)

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
130 NE Primrose Court (lot) (14) Prineville, OR	Fee simple	Н	59,000.00	0.00

Sub-Total > **59,000.00** (Total of this page)

Total > 4,086,500.00

Sheet <u>1</u> of <u>1</u> continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re Scott Roseberry Jewell,

Gabriella	Ines	Pecora	
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Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash on hand-security deposits to go into DIP account on Monday, July 13	J	2,000.00
		(	Check #2036 \$956.10 rent for 20745 Kilbourne #5597 \$800.00 repayment from friend	J	1,756.10
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 Umpqua Bank 971108527 (security deposits from renters)	J	5,600.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.	I	Household goods and furnishings	J	5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	(	Collections, CD's	J	200.00
6.	Wearing apparel.	١	Wearing apparel	J	3,000.00
7.	Furs and jewelry.		Jewelry	J	5,000.00
8.	Firearms and sports, photographic, and other hobby equipment.		Treadmill	J	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10.	Annuities. Itemize and name each issuer.	х			

Sub-Total > (Total of this page)

22,656.10

**3** continuation sheets attached to the Schedule of Personal Property

**Gabriella Ines Pecora** 

Case No.

## Debtors **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

			, , , , , , , , , , , , , , , , , , ,		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)	х			
12.	Interests in IRA, ERISA, Keogh, or		401(k) Charles Schwab	н	120,000.00
	other pension or profit sharing plans. Give particulars.		Profit sharing Data Focus	н	80,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Passive investment shares purchased in 2001 \$60,000 Westwood Venture Partners, LLC	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.		Jewel Property Mangement, LLC, Jewell Property Management Security, DLLC	J	0.00
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.		Personal loan	н	190,000.00
			Debbie & Homer Marcum PO Box 896 Manzanita, OR 97130		
			Personal Ioan Tyler Fitzsimmons - Desert Sun	J	590,000.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
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.		Property of Parent: 508 NE Negus (name on deed for estate planning purpose only-no vested interes	H t)	0.00

Sub-Total > (Total of this page)

980,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Gabriella Ines Pecora

Case No.

#### Debtors **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) Current Value of Debtor's Interest in Property, Husband, N O N E Wife, Type of Property Description and Location of Property Joint, or without Deducting any Secured Claim or Exemption Community 20. Contingent and noncontingent Х interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated Х claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Х 22. Patents, copyrights, and other intellectual property. Give particulars. 23. Licenses, franchises, and other Х general intangibles. Give particulars. 24. Customer lists or other compilations Х 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. 2004 Lincoln Navigator (mileage 36,000, fair J 14,625.00 25. Automobiles, trucks, trailers, and condition) other vehicles and accessories. 2004 Porsche Cayenne (mileage 36,000, fair J 22,175.00 condition) Snowmobile 2,000.00 н Trailer for snowmobile J 800.00 26. Boats, motors, and accessories. Х 27. Aircraft and accessories. Х 28. Office equipment, furnishings, and Х supplies. Х 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. Х

Sub-Total > (Total of this page)

39,600.00

Gabriella Ines Pecora

Case No.

### Debtors SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

(Continuation Sheet)

Type of Property	N O N E Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	Pet turtle	J	0.00
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	Claim in Summit Bankruptcy Case in Oregon	J	50,000.00
not already listed. Itemize.	Equity membership in Broken Top	J	0.00

50,000.00

1,092,256.10

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

Gabriella Ines Pecora

Case No.

## Debtors 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
<u>Cash on Hand</u> Cash on hand-security deposits to go into DIP account on Monday, July 13	ORS § 18.345(1)(o)	800.00	2,000.00
Household Goods and Furnishings Household goods and furnishings	ORS § 18.345(1)(f)	3,000.00	5,000.00
Books, Pictures and Other Art Objects; Collectible Collections, CD's	<sup>s</sup> ORS § 18.345(1)(a)	200.00	200.00
<u>Wearing Apparel</u> Wearing apparel	ORS § 18.345(1)(b)	3,000.00	3,000.00
<u>Furs and Jewelry</u> Jewelry	ORS § 18.345(1)(b)	600.00	5,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401(k) Charles Schwab	or Profit Sharing Plans ORS § 18.358	120,000.00	120,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Lincoln Navigator (mileage 36,000, fair condition)	ORS § 18.345(1)(d)	3,000.00	14,625.00
2004 Porsche Cayenne (mileage 36,000, fair condition)	ORS § 18.345(1)(d)	3,000.00	22,175.00

In re

# Scott Roseberry Jewell,

Case No.\_

**Gabriella Ines Pecora** 

Debtors

# **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.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. 

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		L – Q D – D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 32694879			First Mortgage	Т	A T E D	ſ		
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w	5 Minnesota #202 (condo rental) (2)		D			
			Value \$ 350,000.00				231,000.00	0.00
Account No. 32979361 Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w	First Mortgage 61441 Linton Loop (rental) (3)					
			Value \$ 260,000.00				390,000.00	130,000.00
Account No. 120016688 Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w	First Mortgage 61453 Linton Loop (rental)(4)					
			Value \$ 260,000.00				396,838.00	136,838.00
Account No. <b>32975575</b> Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w	First Mortgage 61473 Linton Loop (rental) (5)					
			Value \$ 260,000.00				386,400.00	126,400.00
3 continuation sheets attached			(Total of	Subt this j			1,404,238.00	393,238.00

Scott Roseberry Jewell, In re Gabriella Ines Pecora

Case No.

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H J C	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAT	S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 120016670 Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w		т 	T E D			
Account No. <b>32640492</b>	+	$\vdash$	Value \$     260,000.00       First Mortgage				334,026.00	74,026.00
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363		w	63123 Fresca Street (rental) (13)					
			Value \$ 242,500.00				242,000.00	0.00
Account No. 147490553 Bank of America Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420		J	First mortgage 19334 Green Lakes Loop (residence) (1) Value \$ 900,000.00				900,500.00	500.00
Account No. 2713346001			HELOC			$\square$		
Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322 Saint Louis, MO 63179		w	19334 Green Lakes Loop (residence) (1)				841,153.00	841,153.00
Account No. <b>200515991907</b>			First Mortgage				041,100.00	041,133.00
Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322 Saint Louis, MO 63179		н	61470 Linton Loop (rental) (8) (50 % co-owned with debtor's mother, name on title not on loan)					
			Value \$ 229,000.00				302,937.00	73,937.00
Sheet <u>1</u> of <u>3</u> continuation sheets att Schedule of Creditors Holding Secured Clair		d te	o S (Total of t	ubt nis j			2,620,616.00	989,616.00

Scott Roseberry Jewell, In re Gabriella Ines Pecora

Case No.\_\_\_\_\_

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN	UNLIQUIDAT	I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2005160849			First Mortgage	Т	E D			
Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322 Saint Louis, MO 63179		н	20745 Kilbourne Loop (rental) (10) Value \$ 159,000.00				274,450.00	115,450.00
Account No. 161981216			Second Mortgage				,	-,
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		w	61473 Linton Loop (rental) (5)				97,485.00	97,485.00
Account No. 161981456	┥┤		Second Mortgage	$\vdash$	$\vdash$		97,405.00	97,485.00
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		w	61446 Linton Loop (rental) ( 6)				07.000.00	07.000.00
Account No. 134845066	┥┤		Value \$ 260,000.00 First Mortgage	$\vdash$	┢		97,688.00	97,688.00
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		w	61426 Linton Loop (rental) (7)				442 422 00	482 422 00
Account No. 161883892	┥┤			-	$\vdash$		412,432.00	183,432.00
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		w	Second Mortgage 61426 Linton Loop (rental) (7)					
			Value \$ 229,000.00	1			64,532.00	64,532.00
Sheet <u>2</u> of <u>3</u> continuation sheets att Schedule of Creditors Holding Secured Clain		l to	) (Total of t	Sub his			946,587.00	558,587.00

In re Scott Roseberry Jewell, Gabriella Ines Pecora

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)		Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN		I S₽U⊤E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 147515604			First Mortgage	Т	T E D			
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		н	2414 Lemhi Pass (rental) (9) Value \$ 350,000.00				374,000.00	24,000.00
Account No. 131772373			First Mortgage					
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		н	20733 Kilbourne Loop (rental) (11) Value \$ 159,000.00				292,561.00	133,561.00
Account No. <b>129671678</b>			First Mortgage				202,001.00	100,001.00
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		w	20774 Beaumont (rental) (12)					
			Value \$ 159,000.00				352,252.00	193,252.00
Account No. 161883820 Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062		J	HELOC 63123 Fresca Street (rental) (13)					
			Value \$ 242,500.00				97,411.00	96,911.00
Account No. Deschutes County Tax Collector Attn Scot Langton, Assessor 1300 NW Wall Street, Ste 200 Bend, OR 97701	-	J	Property Taxes 3323 NW Maple (9.4 acres, 42% interest) (16) Redmond, OR					
			Value \$ 500,000.00				10,000.00	0.00
Sheet <u>3</u> of <u>3</u> continuation sheets atta Schedule of Creditors Holding Secured Claim		l to	) (Total of t		pag	ge)	1,126,224.00	447,724.00
			(Papart on Summary of S		'ota		6,097,665.00	2,389,165.00

(Report on Summary of Schedules)

Gabriella Ines Pecora

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

Debtors

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

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

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

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

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

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

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

### □ Domestic support obligations

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

### **Extensions of credit in an involuntary case**

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

### □ Wages, salaries, and commissions

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

### **Contributions to employee benefit plans**

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

### □ Certain farmers and fishermen

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

### Deposits by individuals

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

### **Taxes and certain other debts owed to governmental units**

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

#### □ Commitments to maintain the capital of an insured depository institution

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

### □ Claims for death or personal injury while debtor was intoxicated

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

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

**0** continuation sheets attached

In re

### Scott Roseberry Jewell, **Gabriella Ines Pecora**

Case No.

Debtors

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			I S P U T E	AMOUNT OF CLAIM
Account No. 3772-235004-51003			Credit card	T	A T E D		
American Express PO Box 3001 Malvern, PA 19355		J					
Account No. 4888-9010-1843-7945			Credit card		╞		15,585.00
Bank of America Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420		J					9,000.00
Account No. <b>8529</b>			Homeowner dues		+	+	-,
Broken Top Community Association 855 SW Yates Drive, Suite 102 Bend, OR 97702		J					
Account No. <b>4226-3532-0001-1271</b>			Credit card		_		465.00
Chase Bank USA Bankruptcy Department PO Box 15298 Wilmington, DE 19850		J					40,000,00
							49,000.00
<b>3</b> continuation sheets attached			(Total of	Sub			74,050.00

(Total of this page)

#### In re Scott Roseberry Jewell, **Gabriella Ines Pecora**

Case No.

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

Husband, Wife, Joint, or Community UNLLQULDATED D I S P CODEBTOR CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W UTED CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **Co-owner of property 8** Account No. 61470 Linton **Eloise Arden Jewell** J 12705 SE River Road Portland, OR 97222 0.00 Account No. Unit 202 Monthy fees **Firehall Condos Owners Association** J c/o Northwest Community Management Bend 1900 NE Division, Suite 105 Bend, OR 97701 1,420.00 Account No. 71643 9/30/08 Maintenance fee for timeshare Hawaii Kailani J 1201 11th Street, Suite 100 Bellingham, WA 98225 858.00 Co-owners of property # Account No. 3323 NW Maple Lance and Joseph Lingelbach н 21639 Paloma Drive Bend, OR 97701 0.00 Account No. 84 6/1/09 Monthly homeowner dues Northpointe J c/o Cascade Association Management and Accounting 361 NE Franklin Avenue, Bldg E Bend. OR 97701 117.00 Subtotal

Sheet no. 1 of 3 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

2,395.00

### In re Scott Roseberry Jewell, Gabriella Ines Pecora

Case No.

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

Husband, Wife, Joint, or Community CODEBTOR D I S P UNLIQUIDATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W UTED CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 119 6/1/09 Monthly homeowner dues Northpointe J c/o Cascade Association Management and Accounting 361 NE Franklin Avenue, Bldg E Bend, OR 97701 90.00 6/1/09 Account No. 116 Monthly homeowner dues Northpointe J c/o Cascade Association Management and Accounting 361 NE Franklin Avenue, Bldg E Bend, OR 97701 90.00 Account No. 61470 Linton Homeowner dues SageWood Home Owners Association J 61456 Elder Ridge Street Bend, OR 97702 187.00 Account No. 61446 Linton Homeowner dues SageWood Home Owners Association J 61456 Elder Ridge Street Bend, OR 97702 187.00 Account No. 61441 Linton Homeowner dues SageWood Home Owners Association J 61456 Elder Ridge Street Bend, OR 97702 270.00 Sheet no. **2** of **3** sheets attached to Schedule of Subtotal 824.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re

Scott Roseberry Jewell, **Gabriella Ines Pecora** 

CREDITOR'S NAME, MAILING ADDRESS

INCLUDING ZIP CODE,

AND ACCOUNT NUMBER

(See instructions above.)

Case No.

CONFINGENT U D I S P U T E D U D A T

AMOUNT OF CLAIM

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

DATE CLAIM WAS INCURRED AND

CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.

Husband, Wife, Joint, or Community

CODEBTOR

н

w

J

С

				N	A		
Account No. 61573 Linton			Homeowner dues	T	A T E D		
SageWood Home Owners Association 61456 Elder Ridge Street Bend, OR 97702		J					270.00
Account No.	-					-	
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Subt his j			270.00
					ota		77,539.00
			(Report on Summary of Sc	hed	iule	es)	11,559.00

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In re Scott Roseberry Jewell,

Case No.

### Gabriella Ines Pecora

Debtors

# 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).

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.	
Cherly Sanzone 20774 Beaumont Drive Bend, OR 97701	Rental contract, 12	
Jana Larson 2114 Lehi Pass Bend, OR 97702	Rental contract, 9	
Kate Dugan 63123 Fesca Street Bend, OR 97701	Rental contract, 13	
Michael and Sarah Holmer 61423 Clinton Loop Bend, OR 97701	Rental contract, 5	
Mike Shelton 61420 Linton Loop Bend, OR 97701	Rental contract, 8	
Tim and Lizette Gibbons 61446 Linton Loop Bend, OR 97701	Rental Contract, 6	
Trina Viramontes 20753 Kilbourne Bend, OR 97701	Rental contract, 11	
Western Title Escrow 5 Minnesota, Suite 202 Bend, OR 97701	Rental contract, 2	

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In re Scott Roseberry Jewell,

Gabriella Ines Pecora

Case No.

## Debtors SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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

### Scott Roseberry Jewell

In re Gabriella Ines Pecora

Debtor(s)

Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR AND SI	POUSE		
Married	RELATIONSHIP(S): Son	AGE(S): 5			
	Son	9			
Employment:	DEBTOR		SPOUSE		
	lational account manager	Homemaker			
	Data Focus	Unemployed			
	7 years				
Address of Employer					
	rojected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	7,219.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	7,219.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social secur	rity	\$	1,141.00	\$	0.00
b. Insurance		\$	763.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): 401 (	k)	\$	1,154.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	3,058.00	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	4,161.00	\$	0.00
7. Regular income from operation of	business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	r	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	payments payable to the debtor for the debtor's use	or that of		·	
dependents listed above		\$	0.00	\$	0.00
11. Social security or government ass (Specify):	istance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income	(in a line and from booting a survey	¢	0.00	¢	0 000 00
(Specify): projected addit	tional income from business oper.	\$	0.00	\$	3,600.00
		\$	0.00	2	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	0.00	\$_	3,600.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	4,161.00	\$	3,600.00
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line		\$	7,761	
	(Report a	lso on Summary of	Schedules and i	f applic	able on

Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Codebtor expects to earn business income in the future; in addition, some property may be sold which will generate income Case 09-35461-elp11 Doc 1 Filed 07/10/09

**B6J (Official Form 6J) (12/07)** 

Scott Roseberry JewellIn reGabriella Ines Pecora

Debtor(s)

Case No.

# **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$4,408.00
a. Are real estate taxes included? Yes No _X	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$ 600.00
b. Water and sewer	\$ 75.00
c. Telephone	\$150.00
d. Other	\$0.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$ 850.00
5. Clothing	\$163.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$ 250.00
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$15.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 400.00
b. Life	\$ <b>0.00</b>
c. Health	\$0.00
d. Auto	\$100.00
e. Other	\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	
plan)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other Educational expense for children	\$ 250.00
Other	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$7,761.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
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	
a. Average monthly income from Line 15 of Schedule I	\$ 7,761.00
b. Average monthly expenses from Line 18 above	\$ 7,761.00
c. Monthly net income (a. minus b.)	\$ 0.00

Case 09-35461-elp11 Filed 07/10/09 Doc 1

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

# **United States Bankruptcy Court District of Oregon**

Scott Roseberry Jewell

In re

Gabriella Ines Pecora

Debtor(s)

Case No. Chapter

11

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	July 10, 2009	Signature	/s/ Scott Roseberry Jewell
		e	Scott Roseberry Jewell
			Debtor
Date	July 10, 2009	Signature	/s/ Gabriella Ines Pecora
		U	Gabriella Ines Pecora
			Joint Debtor
Per	nalty for making a false statement or concealin	g property:	Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court District of Oregon

Scott Roseberry JewellIn reGabriella Ines Pecora

Debtor(s)

Case No. Chapter

11

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

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

AMOUNT <b>\$45,171.94</b>	SOURCE 2009: Husband Employment Income
\$110,244.65	2008: Husband Employment Income
\$80,530.00	2007: Husband Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

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

NAME AND ADDRESS OF CREDITOR Bank of America Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420	DATES OF PAYMENTS <b>May-June-July</b>	AMOUNT PAID <b>\$13,224.00</b>	AMOUNT STILL OWING <b>\$900,500.00</b>
Ford Motor Credit Corporation 2445 St Rose Parkway, Ste 312 Henderson, NV 89074	5/15/09 Paid off vehicle	\$5,000.00	\$0.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	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 Scott Jewell & Gabriella Pecora v Mark Langhammer, Case No. EV060961	NATURE OF PROCEEDING Eviction	COURT OR AGENCY AND LOCATION Deschutes County Circuit Court	STATUS OR DISPOSITION Judgment for Plaintiff
Scott Jewell v Tim Gibbons, Case No. EV090430	Eviction	Deschutes County Circuit Court1	Pending

2
					3
AND CAS Scott Je Pecora V	N OF SUIT SE NUMBER well & Gabriella / Dionne Garceau, 9. EV08149	NATURE OF PROCEEDING Eviction	COURT OR AG AND LOCATIO Deschutes Co Court	N	STATUS OR DISPOSITION Judgment for Plaintiff
Pecora v	well & Gabriella / Tim Newman, . EV080708	Eviction	Deschutes Co Court	unty Circuit	Judgment for Plaintiff
Pecora v	well & Gabriella / Tony Garceau, ). EV080148	Eviction	Deschutes Co Court	unty Circuit	Judgment for Plaintiff
None	preceding the commenc	that has been attached, garnished or ement of this case. (Married debtors h spouses whether or not a joint peti	filing under chapt	er 12 or chapter 13	must include information concerning
	ND ADDRESS OF PERS NEFIT PROPERTY WAS			ESCRIPTION AND PROPERT	
	5. Repossessions, foree	closures and returns			
None	returned to the seller, we or chapter 13 must inclu		g the commencem	ent of this case. (M	bugh a deed in lieu of foreclosure or arried debtors filing under chapter 12 not a joint petition is filed, unless the
	ND ADDRESS OF OR OR SELLER	DATE OF REF FORECLOS TRANSFER O	URE SALE,	DESCRIPTION A PROPE	
	6. Assignments and re	ceiverships			
None	this case. (Married debt		r 13 must include	any assignment by	ately preceding the commencement of either or both spouses whether or not a
NAME A	ND ADDRESS OF ASSI	DATE OF GNEE ASSIGNMENT		TERMS OF ASSIC	GNMENT OR SETTLEMENT
None	preceding the commenc	th has been in the hands of a custodia ement of this case. (Married debtors th spouses whether or not a joint peti	filing under chapt	er 12 or chapter 13	must include information concerning
NAME A	ND ADDRESS	NAME AND LOCAT OF COURT	TION	DATE OF	DESCRIPTION AND VALUE OF
	USTODIAN	CASE TITLE & NUN	MBER	ORDER	PROPERTY
	7. Gifts				
None	and usual gifts to family aggregating less than \$1	le contributions made within <b>one yea</b> members aggregating less than \$200 00 per recipient. (Married debtors fi whether or not a joint petition is filed	0 in value per indi ling under chapter	vidual family memb 12 or chapter 13 m	ber and charitable contributions nust include gifts or contributions by
	AND ADDRESS OF OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY		DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

# 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses 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.)

DESCRIPTION AND VALUE OF PROPERTY

# DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY
NAME AND ADDRESS	NAME OF PAYOR IF OTHER	OR DESCRIPTION AND VALUE
OF PAYEE	THAN DEBTOR	OF PROPERTY
Albertazzi Law Firm	7/09	\$14,000
1070 NW Bond Street Suite 202		
Bend, OR 97701		
CIN Legal Data Services	7/09	\$40
4540 Honeywell Court		
Dayton, OH 45424		

#### 10. Other transfers

None 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, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Kimo Dejon	1/2008	1999 Chevy Tahoe \$8,500
None		
Judy Schmidt	4/2008	2004 Beetle Convertible \$13,500
None		
Brent Palmer	9/2008	2006 Porsche Carrera S \$61,500
None		
Debtor	2/25/2008	Refinanced 20745 Kilbourne property (10) lowered interest rate, no value received
Debtors	2/25/2008	Refinanced 20733 Kilbourne (11) lowered interest rate, no value received
Debtors	2/25/2008	Refinanced 61470 Linton (8) lowerd interest rate, no value received
Deschutes County Tax Collector Attn Scot Langton, Assessor 1300 NW Wall Street, Ste 200 Bend, OR 97701	6/2009	Debtors paid property tax with credit card \$30,000

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.

DATE(S) OF

NAME OF TRUST OR OTHER DEVICE

#### TRANSFER(S) IN PROPERTY

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

## 11. Closed financial accounts

None 

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

None List each safe deposit or other box or deposit	sitory in which the debtor has or had securities, cash, or o	other valuables within <b>one year</b>	
	Bank accounts, not used for over 2 years, debtor preference with Umpqua	\$ 5/2009	
	Sean Little, removed name from account, not part of business or funds, verbal agreement only		
US Bank	Co-signer on business account with	0.00 in debtor funds	
NAME AND ADDRESS OF INSTITUTION US Bank Bank of the Cascades 1100 NW Wall Street Band OB 0701	AND AMOUNT OF FINAL BALANCE	OR CLOSING	
	DIGITS OF ACCOUNT NUMBER,	AMOUNT AND DATE OF SALE	
	TYPE OF ACCOUNT, LAST FOUR		

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAMES AND ADDRESSES		
NAME AND ADDRESS OF BANK	OF THOSE WITH ACCESS	DESCRIPTION	DATE OF TRANSFER OR
OR OTHER DEPOSITORY	TO BOX OR DEPOSITORY	OF CONTENTS	SURRENDER, IF ANY
Umpqua Bank		papers	

# 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
14. Property held for another person		
None List all property owned by another perso	on that the debtor holds or controls.	
NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

#### **15.** Prior address of debtor



<sup>2</sup> If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### ADDRESS

# NAME USED

#### DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME Debtors

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

NAME Jewell Property Management, LLC	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN <b>3872</b>	ADDRESS 19334 Green Lakes Loop Bend, OR 97702	NATURE OF BUSINESS Rental property managment	BEGINNING AND ENDING DATES <b>7/8/09</b>
Jewell Property Management Security DLLC	3872	19334 Green Lakes Loop Bend, OR 97702	Rental property management	7/8/09

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None  $\square$  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Omega Tax Service 1150 Ranchero Way, #62 San Jose, CA 95117

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

NAME

ADDRESS

ADDRESS

7

DATES SERVICES RENDERED 2008-2009 tax returns

DATES SERVICES RENDERED

# None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

None

# 25. Pension Funds.

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

## NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 10, 2009

Signature /s/ Scott Roseberry Jewell Scott Roseberry Jewell Debtor

Date July 10, 2009

Signature /s/ Gabriella Ines Pecora

Gabriella Ines Pecora Joint Debtor

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

B4 (Official Form 4) (12/07)

# United States Bankruptcy Court District of Oregon

	Scott Roseberry Jewell
In re	Gabriella Ines Pecora

Debtor(s)

Case No. \_\_\_\_\_\_ Chapter \_\_\_\_\_1

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express PO Box 3001 Malvern, PA 19355	American Express PO Box 3001 Malvern, PA 19355	Credit card		15,585.00
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	61446 Linton Loop (rental) ( 6)		334,026.00 (260,000.00 secured)
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	61453 Linton Loop (rental)(4)		396,838.00 (260,000.00 secured)
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	61441 Linton Loop (rental) (3)		390,000.00 (260,000.00 secured)
Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	Aurora Loan Services LLC PO Box 1706 Scottsbluff, NE 69363	61473 Linton Loop (rental) (5)		386,400.00 (260,000.00 secured)
Bank of America Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420	Bank of America Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420	Credit card		9,000.00
Chase Bank USA Bankruptcy Department PO Box 15298 Wilmington, DE 19850	Chase Bank USA Bankruptcy Department PO Box 15298 Wilmington, DE 19850	Credit card		49,000.00
Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322 Saint Louis, MO 63179	Citimortgage Inc Attention Bankruptcy Department PO Box 79022 Saint Louis, MO 63179	61470 Linton Loop (rental) (8) (50 % co-owned with debtor's mother, name on title not on loan)		302,937.00 (229,000.00 secured)

B4 (Official Form 4) (12/07) - Cont. Scott Roseberry Jewell In re <u>Gabriella Ines Pecora</u>

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322	Citimortgage Inc Attention Bankruptcy Department PO Box 79022 Saint Louis, MO 63179	20745 Kilbourne Loop (rental) (10)		274,450.00 (159,000.00 secured)
Saint Louis, MO 63179 Citimortgage Inc Attention Bankruptcy Department PO Box 79022 MS322 Saint Louis, MO 63179	Citimortgage Inc Attention Bankruptcy Department PO Box 79022 Saint Louis, MO 63179	19334 Green Lakes Loop (residence) (1)		841,153.00 (900,000.00 secured) (900,500.00 senior lien)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	20774 Beaumont (rental) (12)		352,252.00 (159,000.00 secured)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	61426 Linton Loop (rental) (7)		412,432.00 (229,000.00 secured)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	20733 Kilbourne Loop (rental) (11)		292,561.00 (159,000.00 secured)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	61446 Linton Loop (rental) ( 6)		97,688.00 (260,000.00 secured) (334,026.00 senior lien)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	61473 Linton Loop (rental) (5)		97,485.00 (260,000.00 secured) (386,400.00
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	63123 Fresca Street (rental) (13)		senior lien) 97,411.00 (242,500.00 secured) (242,000.00 senior lien)
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	61426 Linton Loop (rental) (7)		64,532.00 (229,000.00 secured) (412,432.00 senior lien)

B4 (Official Form 4) (12/07) - Cont. Scott Roseberry Jewell Gabriella Ines Pecora In re

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Bankruptcy SV-314B PO Box 5170 Simi Valley, CA 93062	2414 Lemhi Pass (rental) (9)		374,000.00 (350,000.00 secured)
Firehall Condos Owners Association c/o Northwest Community Management Bend 1900 NE Division, Suite 105 Bend, OR 97701	Firehall Condos Owners Association c/o Northwest Community Management Bend 1900 NE Division, Suite 105 Bend, OR 97701	Monthy fees		1,420.00
Hawaii Kailani 1201 11th Street, Suite 100 Bellingham, WA 98225	Hawaii Kailani 1201 11th Street, Suite 100 Bellingham, WA 98225	Maintenance fee for timeshare		858.00

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

We, Scott Roseberry Jewell and Gabriella Ines Pecora, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date July 10, 2009

Signature

/s/ Scott Roseberry Jewell

Scott Roseberry Jewell Debtor

Date July 10, 2009

Signature /s/ Gabriella Ines Pecora Gabriella Ines Pecora

Joint Debtor

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

# UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

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

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

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

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

# 1. Services Available from Credit Counseling Agencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **<u>Chapter 12</u>**: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

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

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

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

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

# **Certificate of Attorney**

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

Anthony Albertazzi 96003	X /s/ Anthony Albertazzi	July 10, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1070 NW Bond St.		
Suite 202		
Bend, OR 97701		
541 317-0231		
info@albertazzilaw.com		

# **Certificate of Debtor**

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

Gabriella Ines Pecora	X /s/ Scott Roseberry Jewell	July 10, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Gabriella Ines Pecora	July 10, 2009
	Signature of Joint Debtor (if any)	Date

..

# United States Bankruptcy Court District of Oregon

Scott Roseberry Jewell Gabriella Ines Pecora In re

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

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

United States Bankruptcy Court District of Oregon

Scott Roseberry JewellIn reGabriella Ines Pecora

Debtor(s)

Case No. Chapter

11

# **CERTIFICATION PURSUANT TO LBR 1001-1.G**

I certify that the foregoing documents have been prepared by a computer and conform to versions of the Official Bankruptcy Forms available and applicable at this time.

The software utilized is Best Case Bankruptcy, developed by Best Case Solutions, Inc.

Dated: July 10, 2009

/s/ Anthony Albertazzi

Anthony Albertazzi 96003 Albertazzi Law Firm 1070 NW Bond St. Suite 202 Bend, OR 97701 541 317-0231