B1 (Official Form 1) (1/08)

United St. Western		Volu	ıntary Petition		
Name of Debtor (if individual, enter Last, First, Mid James, Ross Christopher	dle):	Name of Joint Debtor (Spouse) (Last, First, Middle):  James, Sharon L			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  Kit James		All Other Names u	sed by the Joint Debtor i naiden, and trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>4424</b>	I.D. (ITIN) No./Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5370</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): 21117 - 276th Ave SE		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 21117 - 276th Ave SE			
Maple Valley, WA	ZIPCODE 98038	Maple Valley,	WA	7	ZIPCODE <b>98038</b>
County of Residence or of the Principal Place of Business: King		County of Residence or of the Principal Place of Business: King			
Mailing Address of Debtor (if different from street a	Mailing Address of	Mailing Address of Joint Debtor (if different from street address):			
	ZIPCODE			Z	ZIPCODE
Location of Principal Assets of Business Debtor (if o	lifferent from street address a	ibove):			
				Z	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box of the signed application for the court's consideral is unable to pay fee except in installments. Rule 1 3A.  ☐ Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideral attach signed attach signed attach signed attach signed attach signed attach signed a	o individuals only). Must tion certifying that the debtor 006(b). See Official Form r 7 individuals only). Must	pt Entity applicable.) to organization under States Code (the e).  Check one box: Debtor is a smal Debtor is not a s Check if: Debtor's aggreg affiliates are less Check all applicab	the Petitio  the Petitio  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incur individual primaril personal, family, o hold purpose."  Chapter 11 I  business debtor as defined in 1 small business debtor as deb	mkruptcy ( n is Filed (()	Code Under Which Check one box.)  ter 15 Petition for gnition of a Foreign Proceeding  ter 15 Petition for gnition of a Foreign nain Proceeding  Debts box.)  Debts are primarily business debts.  S.C. § 101(51D).  1 U.S.C. § 101(51D).
Acceptances of the plan were solicited prepetition from one or more classe creditors, in accordance with 11 U.S.C. § 1126(b).					om one or more classes of  THIS SPACE IS FOR
					COURT USE ONLY
Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,00 5,00	00- 5,001- 1	0,001- 25,001 5,000 50,000	- 50,001-	Over 100,000	
Estimated Assets				П	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,0		50,000,001 to \$100,0	<del></del>	More than \$1 billion	
Estimated Liabilities	000,001 to \$10,000,001 \$ million to \$50 million \$	50,000,001 to \$100,0	00,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	

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	<b>Voluntary Petition</b> (This page must be completed and filed in every case
	Prior Bankruptcy Case Filed
	Location Where Filed: <b>None</b>
	Location Where Filed:
	Pending Bankruptcy Case Filed by any Spous
	Name of Debtor: None
	District:
-	Exhibit A  (To be completed if debtor is required to file periodic report 10K and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.

B1 (Official Form 1) (1/08)

	Page 2
ame of Debtor(s):	

Voluntary Petition (This page must be completed and filed in every case)	I James Dess Christenher 9 James Charen I		
Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attach	additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petitic that I have informed the petitioner that [he or she] may proceed the process of the petitioner of the petitioner of the process of the pro			
	X /s/ Jeffrey B. Wells Signature of Attorney for Debtor(s)	3/25/08  Date	
or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and material in this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	ch a separate Exhibit D.)	
	O days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]	
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord or less	or that obtained judgment)		
	ndlord or lessor)		
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	session, after the judgment for pos	session was entered, and	
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

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

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۲	/nl	luntary	<b>Petition</b>
▾	· U	iuniai v	, i cuuon

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

Name of Debtor(s):

James, Ross Christopher & James, Sharon L

## **Signatures**

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ Ross Christopher James

Signature of Debtor

**Ross Christopher James** 

X /s/ Sharon L James

Signature of Joint Debtor

**Sharon L James** 

Telephone Number (If not represented by attorney)

March 25, 2008

Date

## Signature of Attorney\*



Signature of Attorney for Debtor(s)

### Jeffrey B. Wells 6317

Printed Name of Attorney for Debtor(s)

## Jeffrey B. Wells

Firm Name

500 Union Street, Suite 927

Addres

Seattle, WA 98101-2320

## (206) 624-0088

Telephone Number

## March 25, 2008

Date

## Signature of Debtor (Corporation/Partnership)

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

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

Signatur	e of Authorize	d Individual		
Printed I	Name of Autho	rized Individu	al	
Title of	Authorized Inc	ividual		

## Signature of a Foreign Representative

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

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Representative			
	Representative	Representative	Representative

## **Signature of Non-Attorney Petition Preparer**

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

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

Date

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

Address		

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

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

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

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

<sup>\*</sup>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.

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## **United States Bankruptcy Court Western District of Washington**

IN RE:		Case No.
James, Sharon L		Chapter 11
	Debtor(s)	
	EXHIBIT D - INDIVIDUAL DEBTO	R'S STATEMENT OF COMPLIANCE

## 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 <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigen circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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

Signature of Debtor: /s/ Sharon L James

Date: March 25, 2008

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## **United States Bankruptcy Court Western District of Washington**

western District of	i wasnington
IN RE:	Case No
James, Ross Christopher	Chapter <u>11</u>
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL</b>	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to stop creditors collection activities.	can dismiss any case you do file. If that happens, you will lose time collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreentificate and a copy of any debt repayment plan developed through the second control of the	opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approduct from the time I made my request, and the following exigent circumstances I can file my bankruptcy case now. [Must be accompanied circumstances here.]	rcumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it we obtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of any extension of the 30-day deadline can be granted only for cause and is be filed within the 30-day period. Failure to fulfill these requirem satisfied with your reasons for filing your bankruptcy case without dismissed.	a file your bankruptcy case and promptly file a certificate from debt management plan developed through the agency. Any limited to a maximum of 15 days. A motion for extension must ents may result in dismissal of your case. If the court is not
4. I am not required to receive a credit counseling briefing because of motion for determination by the court.]	rf: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephore ☐ Active military duty in a military combat zone.	cial responsibilities.); upaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined on apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h)

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

Signature of Debtor: /s/ Ross Christopher James

Date: March 25, 2008

## **United States Bankruptcy Court Western District of Washington**

IN RE:	Case No.
James, Ross Christopher & James, Sharon L	Chapter 11
Debtor(s)	•

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
GMAC Mortgage PO Box 4622 Waterloo, IA 50704-4622		Bank loan	subject to scton	915,000.00 Collateral 0.00 Unsecured
National City PO Box 856153 Louisville, KY 40285-6153		Bank loan		915,000.00 225,000.00 Collateral: 0.00 Unsecured: 225,000.00
Bank Of America 800 5th Ave WA1-501-25-17, 25th Floor Seattle, WA 98104		Business debt		50,622.70
Prime Pacific PO Box 2518 Lynnwood, WA 98036		Business debt		50,000.00
Key Bank PO Box 94831 Ckeveland, OH 44101-4831		Business debt		35,000.00
Key Bank PO Box 94832 Ckeveland, OH 44101-4832		Business debt		15,000.00
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326		Business Taxes		10,000.00
United PO Box 94014 Palatine, IL 60094-4014		personal		8,328.08
Bank Of America 800 5th Avenue WA 1 - 501-25-17, 25th Floor Seattle, WA 98104		personal		6,500.00
Barry Cole Septic Designs PO Box 1040 Enumclaw, WA 98022		Business debt		5,800.00
Providian PO Box 660433 Dallas, TX 75266-0433		personal		5,324.53
SME Corp		Business debt		5,000.00

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State Of Washington Dept Of Revenue PO Box 34054	Business debt	5,000.00
Seattle, WA 98124-1054		
Target PO Box 59317 Minneapolis, MN 55459-0317	personal	4,860.34
DS Carwash 6321 - 204th Street SW Lynnwood, WA 98036	Business debt	3,500.00
Dept Of Labor And Industries State Of Washington PO Box 69050 Seattle, WA 98168-1050	Business debt	3,000.00
Harborstone PO Box 4207 Tacoma, WA 98438-0207	personal	12,000.00 Collateral: 10,000.00 Unsecured: 2,000.00
Sams Club O Box 960016 Orlando, FL 32896-0016	Business debt	1,274.22
Employment Security Dept PO Box 34729 Seattle, WA 98124-1729	Business debt	1,000.00

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: March 25, 2008
Signature of Debtor
Signature of Debtor
Signature of Debtor
Ross Christopher James

Nate: March 25, 2008
Signature of Joint Debtor of Joint Debtor (if any)

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## **United States Bankruptcy Court Western District of Washington**

IN RE:		Case No
James, Ross Christopher & James, S	haron L	Chapter <b>11</b>
	Debtor(s)	_
	VERIFICATION OF CREDITOR M	ATRIX
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing cre	editors is true to the best of my(our) knowledge.
Date: March 25, 2008	Signature: /s/ Ross Christopher James	
	Ross Christopher James	Debtor
Date: March 25, 2008	Signature: /s/ Sharon L James	
	Sharon L James	Joint Debtor, if any

Bank Of America 800 5th Ave WA1-501-25-17, 25th Floor Seattle, WA 98104

Bank Of America 800 5th Avenue WA 1 - 501-25-17, 25th Floor Seattle, WA 98104

Barry Cole Septic Designs PO Box 1040 Enumclaw, WA 98022

Dept Of Labor And Industries State Of Washington PO Box 69050 Seattle, WA 98168-1050

DS Carwash 6321 - 204th Street SW Lynnwood, WA 98036

Employment Security Dept PO Box 34729 Seattle, WA 98124-1729

GMAC Mortgage PO Box 4622 Waterloo, IA 50704-4622

Harborstone PO Box 4207 Tacoma, WA 98438-0207 Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326

Key Bank
PO Box 94831
Ckeveland, OH 44101-4831

Key Bank PO Box 94832 Ckeveland, OH 44101-4832

National City PO Box 856153 Louisville, KY 40285-6153

Phil Holroyd & Bret Hartman C/O Jordan Heeker 321 - 1st Ave W Seattle, WA 98119-4103

Prime Pacific PO Box 2518 Lynnwood, WA 98036

Providian PO Box 660433 Dallas, TX 75266-0433

Sams Club O Box 960016 Orlando, FL 32896-0016 State Of Washington Dept Of Revenue PO Box 34054 Seattle, WA 98124-1054

Target
PO Box 59317
Minneapolis, MN 55459-0317

United PO Box 94014 Palatine, IL 60094-4014