B1 (Official Form 1)(1/08)								
	States Bank District of Wasl			le			Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle):  Courtney, Jaime				of Joint Derter, Jane	_	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Jane Courtney				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) No./	Complete EII	(if mor	our digits of the than one, s	tate all)	r Individual-T	Caxpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, 22680 ThunderRidge Seabeck, WA	and State):	ZIP Code	220		nderRidge	*	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place o  Kitsap		98380		y of Reside <b>sap</b>	nce or of the	Principal Pla	ace of Business:	98380
Mailing Address of Debtor (if different from str	reet address):		Mailir	ng Address	of Joint Debt	tor (if differer	nt from street address)	:
	Г	ZIP Code	_					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		•					
(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.)	☐ Health Care Bu☐ Single Asset R☐ in 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank☐ Other☐ Tax-Exe	eal Estate as of 101 (51B)  oker  empt Entity  x, if applicable)  exempt orga- of the United	nization States	defined "incurr	the I er 7 er 9 er 11 er 12 er 13 er primarily co	Petition is Fil	busin	Recognition eding
Filing Fee (Check or Full Filing Fee attached  Filing Fee to be paid in installments (applicattach signed application for the court's consist unable to pay fee except in installments. Filing Fee waiver requested (applicable to cattach signed application for the court's consistence.	able to individuals or sideration certifying t Rule 1006(b). See Offi hapter 7 individuals	that the debto icial Form 3A. only). Must	r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w	usiness debto necontingent li ) are less than ith this petition were solicit	defined in 11 U.S.C. or as defined in 11 U.S. quidated debts (exclusive), 190,000.	ding debts owed
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt properthere will be no funds available for distributents.	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

5/15/09 3:27PM

B1 (Official Form 1)(1/08) Page 2

Voluntary	Petition	Name of Debtor(s):  Courtney, Jaime			
(This page mus	is page must be completed and filed in every case)  Carter, Jane				
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach add	ditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto	or:	Case Number:	Date Filed:		
- None - District:		Relationship:	Judge:		
District.		Relationship.	Judge.		
	Exhibit A		hibit B whose debts are primarily consumer debts.)		
(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.			in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, le, and have explained the relief available fy that I delivered to the debtor the notice		
		Signature of Attorney for Debtor(s)	(Date)		
	Fyl	l nibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		harm to public health or safety?		
Exhibit I  If this is a join	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:  D also completed and signed by the joint debtor is attached a	a part of this petition.	separate Exhibit D.)		
	Information Regardin	_			
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.		
	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 the sought in this District.	s in the United States but is a defendar the interests of the parties will be serve	nt in an action or d in regard to the relief		
	Certification by a Debtor Who Reside (Check all app		ty		
	Landlord has a judgment against the debtor for possession		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 to				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become due	during the 30-day period		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).			

5/15/09 3:27PM

# Voluntary Petition

B1 (Official Form 1)(1/08)

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

## Signatures

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

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

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

## X /s/ Jaime Courtney

Signature of Debtor Jaime Courtney

### X /s/ Jane Carter

Signature of Joint Debtor Jane Carter

Telephone Number (If not represented by attorney)

### May 15, 2009

Date

# Signature of Attorney\*

#### X /s/ David Carl Hill

Signature of Attorney for Debtor(s)

#### David Carl Hill 9560

Printed Name of Attorney for Debtor(s)

### Law Office of David Carl Hill

Firm Name

2472 Bethel Road SE Suite A Port Orchard, WA 98366

Address

#### Email: bankruptcy@hilllaw.com (360) 876-5015 Fax: (360 895-1491

Telephone Number

### May 15, 2009

Date

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

### Signature of Debtor (Corporation/Partnership)

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

Page 3

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.)

Name of Debtor(s):

Courtney, Jaime Carter, Jane

- ☐ 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.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

Social-Security number (If the bankrutpcy 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.)

Date

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.

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

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

In re	Jaime Courtney Jane Carter		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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

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☐ 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 H.S.C. 8 109(h)(4) as impaired by reason of mental illness

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

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

☐ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Jaime Courtney

Jaime Courtney

Date: May 15, 2009

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

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

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

In re	Jaime Courtney Jane Carter		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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

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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.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

requirement of 11 U.S.C. § 109(h) does not apply in this district.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

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

Signature of Debtor: /s/ Jane Carter
Jane Carter

Date: May 15, 2009

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**B4** (Official Form 4) (12/07)

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

In re	Jaime Courtney Jane Carter		Case No.	
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
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]
Department of Education 400 Maryland Avenue SW Washington, DC 20202	Department of Education 400 Maryland Avenue SW Washington, DC 20202	Student Loan-Jane		15,000.00
Department of Education 400 Maryland Avenue SW Washington, DC 20202	Department of Education 400 Maryland Avenue SW Washington, DC 20202	Student Loan		15,000.00
Equipment Lease	Equipment Lease			100,000.00 (0.00 secured)
Excelsior Management 4949 SW Meadows Road Lake Oswego, OR 97035	Excelsior Management 4949 SW Meadows Road Lake Oswego, OR 97035	Home and real property located at: 22680 ThunderRidge, Seabeck WA 98380.		1,002,000.00 (1,500,000.00 secured)
Toyota Financial P.O. Box 60114 City Of Industry, CA 91716	Toyota Financial P.O. Box 60114 City Of Industry, CA 91716	2008 Toyota Seqoia		47,000.00 (42,000.00 secured)

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B4 (Offi	cial Form 4) (12/07) - Cont.
	Jaime Courtney
In re	Jane Carter

Debtor(s)

## 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]

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

We, **Jaime Courtney** and **Jane Carter**, 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	May 15, 2009	Signature	/s/ Jaime Courtney	
			Jaime Courtney	
			Debtor	
Date	May 15, 2009	Signature	/s/ Jane Carter	
			Jane Carter	
			Ioint 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.

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

In re	Jaime Courtney,		Case No	
	Jane Carter			
_		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	1	1,920,000.00		
B - Personal Property	Yes	4	113,770.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,654,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		30,000.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			18,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,830.00
Total Number of Sheets of ALL Schedules		15			
	T	otal Assets	2,033,770.00		
			Total Liabilities	1,684,000.00	

# **United States Bankruptcy Court**

	Western District of	Washington at Sea	ittle	
	Jaime Courtney, Jane Carter		Case No.	
-	Jane Carter	Debtors ,	Chapter	11
а Т	you are an individual debtor whose debts are primarily consume case under chapter 7, 11 or 13, you must report all information of the Check this box if you are an individual debtor whose debts report any information here.  This information is for statistical purposes only under 28 U.S. aummarize the following types of liabilities, as reported in the	er debts, as defined in § requested below.  are NOT primarily con  C. § 159.	101(8) of the Bankruptcy sumer debts. You are not r	Code (11 U.S.C.§ 101(8)),
Γ	Type of Liability	Amount		
	Domestic Support Obligations (from Schedule E)			
	Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
	Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
	Student Loan Obligations (from Schedule F)			
]	Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
·	Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
	TOTAL			
_ :	State the following:			
ŀ	Average Income (from Schedule I, Line 16)			
[	Average Expenses (from Schedule J, Line 18)			
	Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
;	State the following:			
	1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
-	2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
	3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
(	4. Total from Schedule F			
Г	5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

In re	Jaime Courtney,	Case No
	Jane Carter	
_		

#### 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
Home and real property located at: 22680 ThunderRidge, Seabeck WA 98380.		С	1,500,000.00	1,072,000.00
Real property located at: 22670 ThunderRidge Seabeck, WA 98380.		С	420,000.00	420,000.00

Sub-Total > **1,920,000.00** (Total of this page)

Total > 1,920,000.00

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

(Total of this page)

In re	Jaime Courtney,
	Jane Carter

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	X			
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.	Ch Bai	ecking and/or savings account located at: Kitsap nk (formerly West Sound Bank)	С	5,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	cha cod	usehold goods & furnishings including: sofas, hirs, tables, lamps, TV's, stereos, appliances, bkware, dishes, utensils, beds, bedding, tools, n mower, grill, lawn furniture, etc.	С	5,670.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Mis	sc. books	С	500.00
6.	Wearing apparel.	Mis	sc. clothes	С	1,000.00
7.	Furs and jewelry.	Mis	sc. jewelry	С	3,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > <b>15,170.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re	Jaime Courtney,
	Jane Carter

Case No.
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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).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Interest in World Internet Service for Marketing	С	Unknown
	ionize.		50% Seattle Crew, LLC for Marketing	С	Unknown
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		faulty construction claim-Western Showcase Homes, Jim Forbes, P.O. Box 1017, Chehalis, WA 98532-1017	С	Unknown
			(Tota	Sub-Tota al of this page)	al > <b>0.00</b>

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

In re	Jaime Courtney,
	Jane Carter

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
			possible predatory lending claim against ExcelsiorDavid Lean, attorney in Seattle, is reviewing	С	Unknown
inte	ents, copyrights, and other ellectual property. Give ticulars.	X			
gen	enses, franchises, and other eral intangibles. Give ticulars.	X			
con info § 1( by i obta the	stomer lists or other compilations staining personally identifiable ormation (as defined in 11 U.S.C. 01(41A)) provided to the debtor individuals in connection with aining a product or service from debtor primarily for personal, nily, or household purposes.	X			
	tomobiles, trucks, trailers, and		2003 5th Wheel Komfort Karryall	С	25,000.00
otne	er vehicles and accessories.		2008 Toyota Seqoia	С	42,000.00
			1997 Chevy Pick Up Truck	С	2,500.00
26. Boa	ats, motors, and accessories.		1987 SeaRay	С	6,000.00
27. Airc	craft and accessories.	X			
	ice equipment, furnishings, and plies.		Computers, desks, printer, chairs, etc.	С	3,000.00
	chinery, fixtures, equipment, and oplies used in business.		1/2 owner of 310 backhoe, two 10 yd dump trucks, dozer, chipper, and fire tanks	С	20,000.00
30. Inve	entory.	X			
31. Ani	imals.		2 Shepards	С	100.00
	pps - growing or harvested. Give ticulars.		Oyster, Clams	С	Unknown
	ming equipment and olements.	X			
34. Fari	m supplies, chemicals, and feed.	X			
			(Tota	Sub-Total of this page)	al > <b>98,600.00</b>

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re	Jaime Courtney,	Case No
	Jane Carter	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
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

> Sub-Total > (Total of this page)

113,770.00 Total >

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

(Report also on Summary of Schedules)

0.00

In re

Jaime Courtney, Jane Carter

Cuse 110.

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\Box$ C	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$	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
Real Property Home and real property located at: 22680 ThunderRidge, Seabeck WA 98380.	Wash. Rev. Code §§ 6.13.010, 6.13.020, 6.13.030	125,000.00	1,500,000.00
Household Goods and Furnishings Household goods & furnishings including: sofas, chairs, tables, lamps, TV's, stereos, appliances, cookware, dishes, utensils, beds, bedding, tools, lawn mower, grill, lawn furniture, etc.	Wash. Rev. Code § 6.15.010(3)(a)	5,400.00	5,670.00
Books, Pictures and Other Art Objects; Collectibles Misc. books	<u>s</u> Wash. Rev. Code § 6.15.010(2)	500.00	500.00
Wearing Apparel Misc. clothes	Wash. Rev. Code § 6.15.010(1)	1,000.00	1,000.00
<u>Furs and Jewelry</u> Misc. jewelry	Wash. Rev. Code § 6.15.010(1)	1,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Chevy Pick Up Truck	Wash. Rev. Code § 6.15.010(3)(c)	2,500.00	2,500.00
Office Equipment, Furnishings and Supplies Computers, desks, printer, chairs, etc.	Wash. Rev. Code § 6.15.010(4)(b)	3,000.00	3,000.00
<u>Crops -Growing or Harvested</u> Oyster, Clams	Wash. Rev. Code § 6.15.010(4)(a)	0.00	Unknown

Total: 138,400.00 1,515,670.00

In re	
-------	--

Jaime Courtney, **Jane Carter** 

|--|

**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 "Unliquidated". (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	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	CONTINGEN	UNLLQULDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 53531238			2003 5th Wheel Komfort Karryall	Ť	A T E D	Ī		
American General Finance P.O. Box 3121 Evansville, IN 47731		С			D			
			Value \$ 25,000.00		Ш		15,000.00	0.00
Account No.								
Equipment Lease		С						
			V. 1. (*)	-			400 000 00	400 000 00
Account No. <b>70705024</b>	$\dashv$	╁	Value \$ 0.00  July 2007	+	Н	$\dashv$	100,000.00	100,000.00
Excelsior Management 4949 SW Meadows Road Lake Oswego, OR 97035		С	Mortgage  Home and real property located at: 22680 ThunderRidge, Seabeck WA 98380.					
			Value \$ 1,500,000.00	1			1,002,000.00	1,002,000.00
Account No. 9307102900  Legacy Group 11225 SE 6th, #110 Bellevue, WA 98004		С	construction loan  Real property located at: 22670  ThunderRidge Seabeck, WA 98380.					
			Value \$ <b>420,000.00</b>	1			120,000.00	0.00
continuation sheets attached	•	•	(Total of	Subt			1,237,000.00	1,102,000.00

In re	Jaime Courtney,	Case No.
	Jane Carter	

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	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	I D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			September 2007	Τ̈́	A T E D			
Robert Stratton			Construction Loan		D			
202 East 34th Street Tacoma, WA 98404		С	Home and real property located at: 22680 ThunderRidge, Seabeck WA 98380.					
			Value \$ 1,500,000.00				70,000.00	0.00
Account No. 3175436004			second mortgage, construction					
Small Business Administration P.O. Box 740192 Atlanta, GA 30374		С	Real property located at: 22670 ThunderRidge Seabeck, WA 98380.					
			Value \$ 420,000.00				100,000.00	0.00
Account No. <b>007-6226784</b>	┢	$\vdash$	January 2008			Н	100,000.00	0.00
Toyota Financial P.O. Box 60114 City Of Industry, CA 91716		С	vehicle Ioan 2008 Toyota Seqoia					
			Value \$ 42,000.00				47,000.00	5,000.00
Account No. 2019006309  West Sound 607 Pacific Avenue Bremerton, WA 98310		С	mortgage  Real property located at: 22670  ThunderRidge Seabeck, WA 98380.					
			Value \$ 420,000.00				200,000.00	0.00
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attack		d to	)	ubt			417,000.00	5,000.00
Schedule of Creditors Holding Secured Claims	\$		(Total of the Control of Science (Report on Summary of Science)	T	`ota	.1	1,654,000.00	1,107,000.00

•			
In re	Jaime Courtney,	Case No.	
	Jane Carter		
_		Debtors	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0	continuation	sheets	attached

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

In re	Jaime Courtney,		Case No.	
	Jane Carter			
=		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.

Husband, Wife, Joint, or Community UNLIQUIDATED CREDITOR'S NAME, CONTINGENT MAILING ADDRESS DEBTOR н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) С Account No. 373965502 1998 Student Loan **Department of Education** C 400 Maryland Avenue SW Washington, DC 20202 15,000.00 Account No. 377780294 1998 Student Loan-Jane **Department of Education** C 400 Maryland Avenue SW Washington, DC 20202 15,000.00 Account No. Account No.

0 continuation sheets attached

(Report on Summary of Schedules)

Subtotal

Total

(Total of this page)

30,000.00

30,000.00

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

In re	J

Jaime Courtney, Jane Carter

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).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re Jaime Courtney, Jane Carter

**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

	Jaime Courtney			
In re	Jane Carter		Case No.	
		Debtor(s)		

# 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	S OF DEBTOR AN	ND SPOUSE		
Debtor's martar status.	RELATIONSHIP(S):		E(S):		
Married	Son		-		
	Daughter		-		
Employment:	DEBTOR		SPOUSE		
	ternet Marketing	Internet M			
	orld Internet Service (self)		ernet Service (self)		
	998-present	1998-pres			
1 2	0 Warren Avenue		en Avenue		
	remerton, WA 98337	Bremerto	n, WA 98337		
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$ 0.00	\$	0.00
2. Estimate monthly overtime			\$ 0.00	\$	0.00
		F			
3. SUBTOTAL			\$	\$	0.00
		_			
4. LESS PAYROLL DEDUCTIONS		_			
<ul> <li>a. Payroll taxes and social securit</li> </ul>	ty		\$ 0.00	\$	0.00
b. Insurance			\$ 0.00	\$	0.00
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify):			\$ 0.00	\$	0.00
——————————————————————————————————————			\$ 0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS	Γ	\$	\$	0.00
6. TOTAL NET MONTHLY TAKE H			\$	\$	0.00
		L	* 40,000,00		
	usiness or profession or farm (Attach detailed sta	atement)	\$ 12,000.00	\$	6,000.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends			\$	\$	0.00
	payments payable to the debtor for the debtor's u	se or that of	Φ 000	Ф	0.00
dependents listed above	-4		\$	» —	0.00
11. Social security or government assis (Specify):			\$ 0.00	•	0.00
(Specify):			\$ 0.00	ф —	0.00
12 Di			\$ 0.00	φ —	0.00
12. Pension or retirement income			\$ <u>0.00</u>	<b>э</b> —	0.00
13. Other monthly income (Specify):			\$ 0.00	\$	0.00
(Specify):			\$ 0.00	Φ —	0.00
			<b>0.00</b>	ъ	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$12,000.00	\$	6,000.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$12,000.00	\$	6,000.00
16 COMBINED AVED ACE MONTH	H.Y INCOME: (Combine column totals from lin	no 15)	\$	18,000	0.00

(Report also on Summary of Schedules and, if applicable, 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: -NONE-

In re	Jaime Courtney Jane Carter		Case No.	
111 10	Jane Carter		Case No.	
	·	Debtor(s)	-	·

# 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.

expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes X No		400.00
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	0.00
c. Telephone	\$	200.00
d. Other See Detailed Expense Attachment	\$	750.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	800.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	600.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¢.	115.00
a. Homeowner's or renter's	\$	0.00
b. Life c. Health	\$	800.00
d. Auto	\$ \$	250.00
e. Other	\$ \$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
	\$	400.00
(Specify) real estate taxes  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	400.00
plan)		
a. Auto	\$	1,900.00
	\$ ———	0.00
b. Other 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	Φ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17. Other See Detailed Expense Attachment	\$ ———	565.00
17. Other	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	7,830.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
-NONE-		
20. STATEMENT OF MONTHLY NET INCOME	-	
	\$	18,000.00
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ \$	7.830.00
c. Monthly net income (a. minus b.)	φ •	10.170.00

	banne doartney		
In re	Jane Carter	Case No.	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

Garbage	\$ 150.00
Cable/Internet	\$ 600.00
Total Other Utility Expenditures	\$ 750.00

# **Other Expenditures:**

Education	\$ 100.00
Alcohol/Tobacco	\$ 75.00
Haircuts/Nails	\$ 20.00
Pet Food	\$ 150.00
Pre-school	\$ 220.00
Total Other Expenditures	\$ 565.00

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

In re	Jame Courtney Jane Carter			Case No.	
mic	- Carro		Debtor(s)	Chapter	11
	DECLARATION	CONCERN	ING DEBTOR'S	S SCHEDUL	ES
	DECLARATION UNDE	R PENALTY (	)F PERJURY BY IN	DIVIDUAL DEI	BTOR
	I declare under penalty of perjury				
Date	May 15, 2009	Signature	/s/ Jaime Courtney Jaime Courtney Debtor	/	
Date	May 15, 2009	Signature	/s/ Jane Carter Jane Carter 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**Western District of Washington at Seattle

In re	Jaime Courtney Jane Carter		Case No.	
		Debtor(s)	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	SOURCE
\$0.00	2009Husband: World Internet Service; Wife: World Internet Service. Income has not been determined
\$295,353.00	2008Husband: World Internet Service; Wife: World Internet Service
\$376,171.00	2007Husband: World Internet Service; Wife: World Internet Service

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### 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.

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 DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

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
Excelsior Management	Jan, 2009	\$13,789.00	\$1,002,000.00
West Sound	Jan, 2009	\$2,500.00	\$200,000.00
Legacy	Jan, 2009	\$1,300.00	\$120,000.00
SBA	Jan, 2009	\$508.00	\$100,000.00
Toyota Financial	Mar, 2009	\$989.00	\$47,000.00
American General Finance P.O. Box 3121 Evansville, IN 47731	Feb, 2009	\$909.00	\$15,000.00

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

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

None

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

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

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

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

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

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION,

FORECLOSURE SALE. DESCRIPTION AND VALUE OF **PROPERTY** 

TRANSFER OR RETURN

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment 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.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION

OF COURT CASE TITLE & NUMBER

DATE OF

ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

OF CUSTODIAN

None 

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions 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 PERSON OR ORGANIZATION Salvation Army 832 6th Street Bremerton, WA 98337

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT July, 2008

**DESCRIPTION AND** VALUE OF GIFT \$500 worth of clothing

4

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

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

#### 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.

NAME AND ADDRESS OF PAYEE Law Office of David C. Hill 2472 Bethel Road SE Suite A Port Orchard, WA 98366

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 4.17.09

\$3000 Attorney Fees: \$1039 Filing Fee \$40 Credit Counseling; \$40 Debtor Education

#### 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

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 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.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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### 12. Safe deposit boxes

None

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

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 person that the debtor holds or controls.

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

# 15. Prior address of debtor

NAME AND ADDRESS OF OWNER

None

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

#### 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

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 NOTICE **GOVERNMENTAL UNIT** 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 I.AW

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

**BEGINNING AND** 

#### 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.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES World Internet** 38-3481182 610 Warren Avenue 1998-present Internet Marketing

Bremerton, WA 98337 Service

Seattle Crew, LLC 20-3746796 610 Warren Ave Internet Marketing; 50% 1/2005

Bremerton, WA 98337 Interest

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. None

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.)

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19.	Books.	records	and	financial	statements

None 

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 Clarke Whitney 610 Warren Ave. Bremerton, WA 98337 DATES SERVICES RENDERED

2002-Present

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.

**ADDRESS** NAME

DATES SERVICES RENDERED

**Clarke Whitney** 610 Warren Ave.

Bremerton, WA 98337

2002-Present

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 Clarke Whitney

610 Warren Ave. Bremerton, WA 98337

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

**RECORDS** 

# DATE OF INVENTORY

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF TERMINATION TITLE

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 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	May 15, 2009	Signature	/s/ Jaime Courtney
			Jaime Courtney Debtor
Date	May 15, 2009	Signature	/s/ Jane Carter
	<u> </u>	-	Jane Carter Joint Debtor

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

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

compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for serble rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept	
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-name compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for serble rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept	
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for serbe rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept	
Prior to the filing of this statement I have received.  Balance Due.  \$ 0.00  2. \$ 1,039.00 of the filing fee has been paid.  The source of the compensation paid to me was:  Debtor Other (specify):  4. The source of compensation to be paid to me is:	
Balance Due	<u>'</u>
<ol> <li>\$ 1,039.00 of the filing fee has been paid.</li> <li>The source of the compensation paid to me was:</li> <li>■ Debtor □ Other (specify):</li> <li>The source of compensation to be paid to me is:</li> </ol>	<u>'</u>
3. The source of the compensation paid to me was:  ■ Debtor □ Other (specify):  4. The source of compensation to be paid to me is:	<u>)                                    </u>
■ Debtor □ Other (specify):  4. The source of compensation to be paid to me is:	
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 members and associate	ates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.	of my law firm. A
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation reaffirmation agreements and applications as needed.</li> </ul>	
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods; relief from s any other adversary proceeding.	
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of this bankruptcy proceeding.	f the debtor(s) in
Dated: May 15, 2009 /s/ David Carl Hill	
David Carl Hill 9560	
Law Office of David Carl Hill 2472 Bethel Road SE Suite A	
Port Orchard, WA 98366	
(360) 876-5015 Fax: (360 895-1491 bankruptcy@hilllaw.com	

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON AT SEATTLE

# 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 before 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

## Chapter 7: 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

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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

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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.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

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

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

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

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

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

## **Certificate of Attorney**

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

David Carl Hill 9560	X /s/ David Carl Hill	May 15, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
2472 Bethel Road SE Suite A		
Port Orchard, WA 98366		
(360) 876-5015		
bankruptcy@hilllaw.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have re-	eceived and read this notice.	
Jaime Courtney		
Jane Carter	X /s/ Jaime Courtney	May 15, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

X /s/ Jane Carter

Signature of Joint Debtor (if any)

Case No. (if known)

May 15, 2009

Date

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

In re	Jame Courtney Jane Carter		Case No.	
		Debtor(s)	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.

Date:	May 15, 2009	/s/ Jaime Courtney	
		Jaime Courtney	
		Signature of Debtor	
Date:	May 15, 2009	/s/ Jane Carter	
		Jane Carter	
		Signature of Debtor	
Date:	May 15, 2009	/s/ David Carl Hill	
		Signature of Attorney	
		David Carl Hill 9560	
		Law Office of David Carl Hill	
		2472 Bethel Road SE Suite A	
		Port Orchard, WA 98366	

(360) 876-5015 Fax: (360 895-1491

American General Finance P.O. Box 3121 Evansville, IN 47731

Department of Education 400 Maryland Avenue SW Washington, DC 20202

Equipment Lease

Excelsior Management 4949 SW Meadows Road Lake Oswego, OR 97035

Legacy Group 11225 SE 6th, #110 Bellevue, WA 98004

Robert Stratton 202 East 34th Street Tacoma, WA 98404

Small Business Administration P.O. Box 740192 Atlanta, GA 30374

Toyota Financial P.O. Box 60114 City Of Industry, CA 91716

West Sound 607 Pacific Avenue Bremerton, WA 98310