B1 (Official Form 1)(1/08)								
United S Weste					Voluntar	y Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Millington, Charles William				Name of Joint Debtor (Spouse) (Last, First, Middle):  Millington, Charlotte Jane				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years				used by the J maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN) No./(	Complete EII	(if mor	our digits of than one, s	tate all)	Individual-7	Γaxpayer I.D. (ITIN)	No./Complete EIN
Street Address of Debtor (No. and Street, City, and 1018 E Roanoke St Seattle, WA	nd State):	ZIP Code	Street 10		Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of <b>King</b>		98102	Count Kin	-	nce or of the	Principal Pla	ace of Business:	98102
Mailing Address of Debtor (if different from stre	et address):	ZIP Code	Mailin	g Address	of Joint Debto	or (if differen	nt from street address	S):  ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u> </u>					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exer	al Estate as of 101 (51B)  oker  mpt Entity , if applicable) exempt orga- of the United	nization States	defined "incurr	the F er 7 er 9 er 11 er 12	Check  Nature (Check onsumer debts, 101(8) as dual primarily	bu	r Recognition ceeding r Recognition
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busing not a small busing aggregate non sor affiliates) ble boxes: being filed with the plant of the plant is small busing filed with the plant is smal	acontingent li are less than th this petition were solicinaccordance v	s defined in 11 U.S.C. or as defined in 11 U diquidated debts (exclass, 190,000.	one or more 6(b).
Statistical/Administrative Information	erty is excluded and	nsecured crec administrativ	litors.	es paid,		THIS	SPACE IS FOR COUR	RT USE ONLY
1- 50- 100- 200- 1 49 99 199 999 5	1,000- 5,000 10,000	10,001-	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 to	51,000,001 \$10,000,001 to \$10 to \$50 nillion million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
	51,000,001 \$10,000,001 to \$50	\$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Millington, Charles William Millington, Charlotte Jane (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Page 3

### Voluntary Petition

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

Name of Debtor(s):

Millington, Charles William Millington, Charlotte Jane

#### 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.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

Signature of Foreign Representative

Printed Name of Foreign Representative

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

### X /s/ Charles William Millington

X /s/ Charlotte Jane Millington

Signature of Debtor Charles William Millington

Signature of Joint Debtor Charlotte Jane Millington

Telephone Number (If not represented by attorney)

August 3, 2009

Date

#### Signature of Attorney\*

#### X /s/ Cynthia A. Kuno

Signature of Attorney for Debtor(s)

#### Cynthia A. Kuno 17217

Printed Name of Attorney for Debtor(s)

#### Crocker Kuno PLLC

Firm Name

720 Olive Way #1000 Seattle, WA 98101

Address

#### 206-624-9894 Fax: 206-624-8598

Telephone Number

#### August 3, 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 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.)

Address			

Date

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

	Charles William Millington			
In re	Charlotte Jane Millington		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.
☐ 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/ Charles William Millington Charles William Millington
Date: August 3, 2009

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

## United States Bankruptcy Court Western District of Washington

	Charles William Millington			
In re	Charlotte Jane Millington		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.
☐ 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/ Charlotte Jane Millington Charlotte Jane Millington
Date: August 3, 2009

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Charles William Millington

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

	Charles William Willington			
In re	Charlotte Jane Millington		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]
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	Credit card purchases		56,355.09
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	Credit card purchases		36,379.66
Bank of America POB 15184 Wilmington, DE 19850	Bank of America POB 15184 Wilmington, DE 19850	Credit card purchases		31,844.66
Chase POB 15298 Wilmington, DE 19850	Chase POB 15298 Wilmington, DE 19850	Credit Card Purchases		28,145.20
Chase POB 15298 Wilmington, DE 19850	Chase POB 15298 Wilmington, DE 19850	Credit Card Purchases		27,183.18
Bank of America POB 15027 Wilmington, DE 19850	Bank of America POB 15027 Wilmington, DE 19850	Credit card purchases		24,270.48
US Bank Customer Service POB 6352 Fargo, ND 58125	US Bank Customer Service POB 6352 Fargo, ND 58125	Credit card purchases		23,689.90
Chase POB 15298 Wilmington, DE 19850	Chase POB 15298 Wilmington, DE 19850			23,622.62
American Express POB 981535 El Paso, TX 79998	American Express POB 981535 El Paso, TX 79998	Credit Card purchases for Lost and Found		16,573.00
US Bank Cardmember Services POB 6351 Fargo, ND 58125	US Bank Cardmember Services POB 6351 Fargo, ND 58125	Credit Card Purchases		16,043.50
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	Credit card purchases		9,113.80

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B4 (Offi	cial Form 4) (12/07) - Cont.
	<b>Charles William Millington</b>
In re	Charlotte Jane Millington

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]
American Express P.O. Box 650448 Dallas, TX 75265	American Express P.O. Box 650448 Dallas, TX 75265	Credit Card Purchases		6,370.90
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	Credit card purchases		3,740.33
Camano Island Co-op Wtr & Pwr 994 S. Gary Lane Camano Island, WA 98282	Camano Island Co-op Wtr & Pwr 994 S. Gary Lane Camano Island, WA 98282		Disputed	100.00

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

We, **Charles William Millington** and **Charlotte Jane Millington**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	July 31, 2009	Signature	/s/ Charles William Millington
			Charles William Millington
			Debtor
Date	July 31, 2009	Signature	/s/ Charlotte Jane Millington
			Charlotte Jane Millington
			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.

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

In re	Charles William Millington,		Case No.	
	Charlotte Jane Millington			
-		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 amount 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	1,995,729.00		
B - Personal Property	Yes	4	129,144.36		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		2,581,964.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		14,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		303,432.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,703.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	2,124,873.36		
			Total Liabilities	2,899,896.68	

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

Charlets Villiam Millington,		Case No.	
Charlotte Jane Millington	Debtors	Chapter	11
			DA (20 T) C C 6 4 7
STATISTICAL SUMMARY OF CERTAIN			
If you are an individual debtor whose debts are primarily consurt a case under chapter 7, 11 or 13, you must report all information	ner debts, as defined in § 1 requested below.	101(8) of the Bankruptcy C	Code (11 U.S.C.\§ 101(8)),
■ Check this box if you are an individual debtor whose debt report any information here.	ts are NOT primarily const	umer debts. You are not rec	quired to
This information is for statistical purposes only under 28 U.S			
Summarize the following types of liabilities, as reported in th	e Schedules, and total th	em.	
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 Obligation (from Schedule F)	ns		
TOTAL	-		
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			•
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

In re

Charles William Millington, **Charlotte Jane Millington** 

Case No.	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

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

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

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
Primary Residence and Business Location Location: 1018 E Roanoke St, Seattle WA		С	1,375,000.00	1,898,385.91
Vacation Home Location: 896 Sands Lane, Camano Island, WA		С	620,729.00	671,578.45

Sub-Total > 1,995,729.00 (Total of this page)

1,995,729.00 Total >

(Report also on Summary of Schedules)

1	'n	re

Charles William Millington, **Charlotte Jane Millington** 

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 Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Location: 1018 E Roanoke St, Seattle WA	С	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking xxx3332 Wells Fargo Bank	С	77.67
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Savings xxx5508 Wells Fargo Bank	С	325.00
	cooperatives.	Checking xxx8695 Chase Bank	С	52.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	4 beds, 6 dressers, 8 night stands, 4 armoires, 7 chairs, 8 upholstered chairs, 4 arm chairs, 2 couches, 12 lamps, 1 desk, 2 buffet, 9 rugs, 8 mirrors, 1 standing clock, 1 piano, 2 chest on stand 4 ottomans, 250 books, 18 prints, 15 paintings, linens, pots & pans, dishes & glassware, flatware 8 utensils, small appliances		17,850.00
		Kayaks (2); canoe; camping, skiing, hiking & paddling equipment	С	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Clothes, including fur jacket (\$300)	С	800.00
7.	Furs and jewelry.	4 pr earrings, 4 pins, 2 necklaces, 1 watch, 1 gold wedding band, 1 diamond necklace, 1 pr diamond chip earrings	С	1,500.00
		Jewelry held as security by James Reckers Jr, including wedding pins.	С	6,000.00
			Sub-Tot	al > 27,704.67

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

(Total of this page)

In re	Charles William Millington
	Charlotte Jane Millington

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies, ham it issues and name each issuer.  10. Annutities, Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 529(b)(1) or vanier a qualified State utilizon plan as defined in 26 U.S.C. § 529(b)(1) or record(s) of any such interests(s), 11 U.S.C. § \$21(e).)  12. Interests in Risa, Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize, 100 (Debtors sold similar practice in 1999 for \$10,000, however, mobile van was paid in full.)  14. Interests in partnerships or joint ventures. Itemize.  25. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  27. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give arrival and the debtor is or may be entitled. Give arrival and the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and corporate to the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give a record and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the debtor is or may be entitled. Give arrival and the property settlements to which the property settlements to which the property settlements to which the property		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
Name insurance company of each policy and tiemize surrender or refund value of each.  10. Annutites, Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State unition plan as defined in 26 U.S.C. § 530(b)(1) or under a qualified State unition plan as defined in 26 U.S.C. § 530(b)(1). Give particulars. (File separately the record(s) of any such interest(s).  11. U.S.C. § 531(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Stock and interests in incorporated and unincorporated businesses. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debot is or may be entitled. Give particulars.	8.		Х			
11. Interests in an education IRA a 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).  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debor is or may be entitled. Give particulars.	9.	Name insurance company of each policy and itemize surrender or			С	0.00
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). I1 U.S.C. § 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated and unincorporated businesses. Ilemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debor is or may be entitled. Give particulars.	10.		X			
other pension or profit sharing plans. Give particulars.  Wachovia Investment Acct xxx1688  C 21,583.02  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  Debtor has mobile dental service for elderly and disabled; business office, client records and sterilization center conducted from Roanoke property. Assets: Dental equip, 2007 dentally modified Kia Sedona van, Chase bank acct xxx7293, Wells Fargo bank acct xxx7404 & Wells Fargo bank acct xxx3045 (Debtors sold similar practice in 1999 for \$10,000, however, mobile van was paid in full.)  Liabilities: Auto loan (16,944)  X  Government and corporate bonds and other negotiable and nonnegotiable instruments.  X  X  Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  Sub-Total > 27,539.69	11.	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).	X			
plans. Give particulars.  Wachovia Investment Acct xxx1688  C 21,583.02  13. Stock and interests in incorporated and unincorporated and unincorporated businesses. Itemize.  100% interest in Charles W. Millington DDS, PLLC Debtor has mobile dental service for elderly and disabled; business office, client records and sterilization center conducted from Roanoke property.  Assets: Dental equip, 2007 dentally modified Kia Sedona van, Chase bank acct xxx7293, Wells Fargo bank acct xxxx3045 (Debtors sold similar practice in 1999 for \$10,000, however, mobile van was paid in full.)  Liabilities: Auto loan (16,944)  X  Sub-Total > 27,539.69	12.		١	Wachovia SEP IRA xxx1690	С	1,956.67
and unincorporated businesses.  Debtor has mobile dental service for elderly and disabled; business office, client records and sterilization center conducted from Roanoke property.  Assets: Dental equip, 2007 dentally modified Kia Sedona van, Chase bank acct xxx7293, Wells Fargo bank acct xxx7440 & Wells Fargo bank acct xxx3045 (Debtors sold similar practice in 1999 for \$10,000, however, mobile van was paid in full.)  Liabilities: Auto loan (16,944)  X  Sub-Total > 27,539.69			١	Wachovia Investment Acct xxx1688	С	21,583.02
ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  X  Sub-Total > 27,539.69	13.	and unincorporated businesses.	[	Debtor has mobile dental service for elderly and disabled; business office, client records and sterilization center conducted from Roanoke property.  Assets: Dental equip, 2007 dentally modified Kia Sedona van, Chase bank acct xxx7293, Wells Fargo bank acct xxx7440 & Wells Fargo bank acct xxx304 (Debtors sold similar practice in 1999 for \$10,000, nowever, mobile van was paid in full.)		4,000.00
and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  X  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  Sub-Total > 27,539.69	14.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.    Sub-Total > 27,539.69	15.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars.  Sub-Total > 27,539.69	16.	Accounts receivable.	X			
	17.	property settlements to which the debtor is or may be entitled. Give	X			
(Total of this page)						al > <b>27,539.69</b>

Sheet  $\underline{\ \ 1\ }$  of  $\underline{\ \ 3\ }$  continuation sheets attached to the Schedule of Personal Property

In re	Charles William Millington
	Charlotte Jane Millington

Case No.

## 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
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	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.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1997 M	ercedes Benz SL 320	С	6,450.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		al desk, bookshelf, filing cabinet, e-machine monitor, printer	С	350.00
29.	Machinery, fixtures, equipment, and supplies used in business.	Mailing	supplies	С	100.00
			(Total	Sub-Tota	al > <b>6,900.00</b>

Sheet  $\underline{\phantom{a}2}$  of  $\underline{\phantom{a}3}$  continuation sheets attached to the Schedule of Personal Property

In re

**Charles William Millington, Charlotte Jane Millington** 

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30.	Inventory.	Wife's former business, "Rain City Lost & Found" - some items placed for consignment with Designer Consignment (sale value \$8,000 - \$12,000) - Designer Consignment closed business and goods taken. Remaining inventory valued.	С	67,000.00
31.	Animals.	x		
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	x		

67,000.00 Sub-Total > (Total of this page)

Total >

129,144.36

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

(Report also on Summary of Schedules)

In re

**Charles William Millington, Charlotte Jane Millington** 

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(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 Primary Residence and Business Location Location: 1018 E Roanoke St, Seattle WA	11 U.S.C. § 522(d)(1)	20,200.00	1,375,000.00
Cash on Hand Location: 1018 E Roanoke St, Seattle WA	11 U.S.C. § 522(d)(5)	100.00	100.00
Checking, Savings, or Other Financial Accounts, C Checking xxx3332 Wells Fargo Bank	Certificates of Deposit 11 U.S.C. § 522(d)(5)	77.67	77.67
Household Goods and Furnishings 4 beds, 6 dressers, 8 night stands, 4 armoires, 7 chairs, 8 upholstered chairs, 4 arm chairs, 2 couches, 12 lamps, 1 desk, 2 buffet, 9 rugs, 8 mirrors, 1 standing clock, 1 piano, 2 chest on stand, 4 ottomans, 250 books, 18 prints, 15 paintings, linens, pots & pans, dishes & glassware, flatware & utensils, small appliances	11 U.S.C. § 522(d)(3)	17,850.00	17,850.00
Kayaks (2); canoe; camping, skiing, hiking & paddling equipment	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Wearing Apparel Clothes, including fur jacket (\$300)	11 U.S.C. § 522(d)(3)	800.00	800.00
Furs and Jewelry 4 pr earrings, 4 pins, 2 necklaces, 1 watch, 1 gold wedding band, 1 diamond necklace, 1 pr diamond chip earrings	11 U.S.C. § 522(d)(4)	1,500.00	1,500.00
Jewelry held as security by James Reckers Jr, including wedding pins.	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	1,200.00 4,800.00	6,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of Wachovia SEP IRA xxx1690	or Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	1,956.67	1,956.67
Wachovia Investment Acct xxx1688	11 U.S.C. § 522(d)(10)(E)	21,583.02	21,583.02

In re **Charles William Millington, Charlotte Jane Millington** 

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Stock and Interests in Businesses 100% interest in Charles W. Millington DDS, PLLC Debtor has mobile dental service for elderly and disabled; business office, client records and sterilization center conducted from Roanoke property. Assets: Dental equip, 2007 dentally modified Kia Sedona van, Chase bank acct xxx7293, Wells Fargo bank acct xxx7440 & Wells Fargo bank acct xxx3045 (Debtors sold similar practice in 1999 for \$10,000, however, mobile van was paid in full.) Liabilities: Auto loan (16,944)	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(6)	400.00 3,600.00	4,000.00	
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Mercedes Benz SL 320	11 U.S.C. § 522(d)(2)	6,450.00	6,450.00	
Office Equipment, Furnishings and Supplies Personal desk, bookshelf, filing cabinet, e-machine CPCU, monitor, printer	11 U.S.C. § 522(d)(6)	350.00	350.00	
Machinery, Fixtures, Equipment and Supplies Used Mailing supplies	d in Business 11 U.S.C. § 522(d)(6)	100.00	100.00	
Inventory Wife's former business, "Rain City Lost & Found" - some items placed for consignment with Designer Consignment (sale value \$8,000 - \$12,000) - Designer Consignment closed business and goods taken. Remaining inventory valued.	11 U.S.C. § 522(d)(5)	17,022.33	67,000.00	

Total: 98,989.69 1,503,767.36 In re

Charles William Millington, **Charlotte Jane Millington** 

**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.

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

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 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UZLLQULDAF	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  James Reckers Jr. 2357 Minor Ave E Seattle, WA 98102		С	Debtor Charlotte Jane Millington's jewelry, including wedding pins	T	TED			
A	4	_	Value \$ 6,000.00				12,000.00	6,000.00
Account No. xxxxxx1568  Washington Mutual Bank Customer Service POB 100576 Florence, SC 29502		С	First Mortgage  Primary Residence and Business Location Location: 1018 E Roanoke St, Seattle WA					
	_		Value \$ 1,375,000.00				1,648,571.00	273,571.00
Account No. xxxxxx4833  Washington Mutual Bank Customer Service POB 100576 Florence, SC 29502		С	Line of Credit  Primary Residence and Business Location Location: 1018 E Roanoke St, Seattle WA					
			Value \$ 1,375,000.00				249,814.91	249,814.91
Account No. xxxxxx9270  Washington Mutual Bank Customer Service POB 100576 Florence, SC 29502		С	First Mortgage  Vacation Home Location: 896 Sands Lane, Camano Island, WA					
			Value \$ 620,729.00				516,568.16	0.00
_1 continuation sheets attached			S (Total of th	ubt his			2,426,954.07	529,385.91

In re	Charles William Millington,		Case No.	
	Charlotte Jane Millington			
_		Debtors	,	

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Z   D Z   - Z O D	DZLLQDLDA	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx1845			Line of Credit	Ť	A T E			
Washington Mutual Bank Customer Service POB 100576 Florence, SC 29502		С	Vacation Home Location: 896 Sands Lane, Camano Island, WA		D			
			Value \$ 620,729.00				155,010.29	50,849.45
Account No.			Value \$					
Account No.				П				
			Value \$					
Account No.								
			Value \$					
Account No.			, and ¢					
			Value \$					
Sheet 1 of 1 continuation sheets attac	1	155,010.29	50,849.45					
Schedule of Creditors Holding Secured Claims	e)	1,1 1	-,					
			(Report on Summary of Sc		ota ule		2,581,964.36	580,235.36

In re

Charles William Millington, **Charlotte Jane Millington** 

Case No.	

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

continuation sheets attached

<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

Charles William Millington, **Charlotte Jane Millington** 

**Debtors** 

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AND ACCOUNT NUMBER AMOUNT ENTITLED TO PRIORITY (See instructions.) Notice only Account No. **Attorney General** 0.00 Bankruptcy/Collection Unit 800 Fifth Ave #2000 C Seattle, WA 98104 0.00 0.00 Notice only Account No. City of Seattle 0.00 **Dept of Rev & Consumer Affairs POB 34214** C Seattle, WA 98124 0.00 0.00 **Notice only** Account No. Dept of L & I 0.00 Third Floor Legal POB 44170 С Olympia, WA 98504-4170 0.00 0.00 Notice only Account No. **Dept of Revenue** 0.00 Bankruptcy/Claims Unit 2101 4th Ave #1400 С Seattle, WA 98121-2300 0.00 0.00 Account No. **Notice Only Employment Security Dept** 0.00 **Benefit Payment Control** PO Box 9046 С Olympia, WA 98507-9046 0.00 0.00 Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

0.00

0.00

In re Charles William Millington, **Charlotte Jane Millington** 

Case No.	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2008 estimated taxes Account No. **IRS** 0.00 **Centralized Insolvency Ops POB 21125** C Philadelphia, PA 19114-0326 14,500.00 14,500.00 **Notice Only** Account No. King Co Treasury 0.00 Attn Linda Nelson 500 4th Ave #600 C Seattle, WA 98104 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) 14,500.00 Schedule of Creditors Holding Unsecured Priority Claims 14,500.00 0.00

14,500.00

14,500.00

(Report on Summary of Schedules)

In re	Charles William Millington
	<b>Charlotte Jane Millington</b>

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

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

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

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

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

CREDITOR'S NAME,	Č	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	O N T I N G E N T	N L I Q U I D^	DISPUTED	AMOUNT OF CLAIM
Account No. xxx4008			Credit Card purchases for Lost and Found	T	D A T E D		
American Express POB 981535 El Paso, TX 79998		С					16,573.00
Account No. xxxxxxxxxx1009	-+		Credit Card Purchases	+			10,373.00
American Express P.O. Box 650448 Dallas, TX 75265		С					
Account No. xxx8277		+	Credit card purchases	+	+		6,370.90
Bank of America POB 15184 Wilmington, DE 19850		С	·				
Account No. xxx3456		-	Credit card purchases	+	-		31,844.66
Bank of America POB 15026 Wilmington, DE 19850		С					
							36,379.66
2 continuation sheets attached			(Total o	Sub f this			91,168.22

In re	Charles William Millington,	Case No
	Charlotte Jane Millington	

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxx0293  Bank of America	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Credit card purchases	O C N T I N G E N T	N L Q U L	DISPUTED	AMOUNT OF CLAIM
POB 15027 Wilmington, DE 19850		С					24,270.48
Account No. xxx8193  Bank of America POB 15026 Wilmington, DE 19850		С	Credit card purchases				56,355.09
Account No. xxx4342  Bank of America POB 15026  Wilmington, DE 19850		С	Credit card purchases				9,113.80
Account No. xxx2723  Bank of America POB 15026 Wilmington, DE 19850		С	Credit card purchases				3,740.33
Account No.  Camano Island Co-op Wtr & Pwr 994 S. Gary Lane Camano Island, WA 98282		С				X	100.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			93,579.70

In re	Charles William Millington,	Case No
<u></u>	Charlotte Jane Millington	

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

	_	ш	sband, Wife, Joint, or Community	1	U	D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	ORL-QU-DAFED	1	AMOUNT OF CLAIM
Account No. xxx8069			Credit Card Purchases	٦	T E		
Chase POB 15298 Wilmington, DE 19850		С			D		28,145.20
Account No. xxx0942			Credit Card Purchases	H		H	
Chase POB 15298 Wilmington, DE 19850		С					
							27,183.18
Account No. xxx7370							
Chase POB 15298 Wilmington, DE 19850		С					
							23,622.62
Account No. xxx1556			Credit Card Purchases	$\perp$			,
US Bank Cardmember Services POB 6351 Fargo, ND 58125		С					16,043.50
Account No. xxx5126	-	$\vdash$	Credit card purchases	+	$\vdash$	$\vdash$	, , ,
US Bank Customer Service POB 6352 Fargo, ND 58125		С					
							23,689.90
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub his			118,684.40
			(Report on Summary of So		ota lule		303,432.32

In re

Charles William Millington, **Charlotte Jane Millington** 

Case No.		

**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

Charles William Millington, **Charlotte Jane Millington** 

Case No.		

Debtors

#### **SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Charles William Millington
In re	Charlotte Jane Millington

ane willington	
	Debt

Cana	N	r_
U.ase	- 17	()

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:		S OF DEBTOR AND SP	OUSE		
Married	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR	1	SPOUSE		
Occupation	Dentist				
Name of Employer	Self-Employed	Homemaker			
How long employed	4 yrs, 8 mos.				
Address of Employer	Charles W. Millington, DDS, PLLC 1018 E. Roanoke St. Seattle, WA 98102				
	ge or projected monthly income at time case filed)		DEBTOR	S	POUSE
	y, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCT a. Payroll taxes and socia b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	<u> </u>	0.00	\$	0.00
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$	0.00	\$	0.00
7. Regular income from operat	tion of business or profession or farm (Attach detailed sta	atement) \$	11,000.00	\$	0.00
8. Income from real property	and of outsides of protossion of them (Filmon dominou su	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
<ul><li>10. Alimony, maintenance or s</li><li>dependents listed above</li><li>11. Social security or government</li></ul>	support payments payable to the debtor for the debtor's unent assistance	se or that of	0.00	\$	0.00
		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
<ul><li>12. Pension or retirement inco.</li><li>13. Other monthly income</li></ul>	me	\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	11,000.00	\$	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	11,000.00	\$	0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from lin	ne 15)	\$	11,000.00	<u> </u>

(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:

In re	Charles William Millington Charlotte Jane Millington		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.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,500.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	382.00
b. Water and sewer	\$	130.00
c. Telephone	\$	55.00
d. Other Cable	\$	50.00
3. Home maintenance (repairs and upkeep)	\$	400.00
4. Food	\$	450.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	350.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	21.00
11. Insurance (not deducted from wages or included in home mortgage payments)	'	
a. Homeowner's or renter's	\$	178.00
b. Life	\$	11.00
c. Health	\$	0.00
d. Auto	\$	88.00
e. Other Umbrella (1mil)	\$	7.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) See Detailed Expense Attachment	\$	2,096.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17. Other <b>Pet costs</b>	\$ <del></del>	135.00
Other Retirement savings	\$ <del></del>	500.00
The inventor of the second of	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.)	\$	10,703.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	φ.	44 000 00
a. Average monthly income from Line 15 of Schedule I	\$	11,000.00
b. Average monthly expenses from Line 18 above	\$	10,703.00
c Monthly net income (a minus b)	.5	297.00

Charles William Millington
In re Charlotte Jane Millington

Case No.	

Debtor(s)

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

**Detailed Expense Attachment** 

**Specific Tax Expenditures:** 

Real estate	\$ 1,096.00
Federal (estimate)	\$ 1,000.00
Total Tax Expenditures	\$ 2,096.00

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

In re	Charles William Millington  e Charlotte Jane Millington			
		Debtor(s)	Chapter	11

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	22	1 1 1 1 1		ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August	3, 2009	Signature	/s/ Charles William Millington Charles William Millington Debtor
Date	August	3, 2009	Signature	/s/ Charlotte Jane Millington Charlotte Jane Millington Loint 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

In re	Charles William Millington Charlotte Jane Millington			
		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

\$126,898.00 2009 YTD: Husband Business Income \$103,801.00 2008: Husband Business Income \$76,633.00 2007: Husband Business Income

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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** 

\$530.00 2007: Interest / Dividends

\$185,000.00 2007: Early withdrawal and payout of pension and annuity to support dental

practice expenses

#### 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** 

None 

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

**AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING None listed Payments made in ordinary \$0.00 \$0.00 course as funds available

None

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

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

None

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

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

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

NAME AND ADDRESS OF PERSON FOR WHOSE 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. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 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

None 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 OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

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 Lucy & Zoe Shribman 53 Martin Drive Wellesley, MA

**RELATIONSHIP TO** DEBTOR, IF ANY Granddaughters

DATE OF GIFT August 2008

DESCRIPTION AND VALUE OF GIFT

**Accompanied grandparents** on vacation trip - debtors paid

expenses

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

Items placed for consignment with Designer Consignment - business closed without notice to Debtors - \$8,000-\$12,000 in goods taken.

#### 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 Crocker Kuno 720 Olive Way #1000

Seattle, WA 98101

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 4/28/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$25,000

#### 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

James Reckers Jr. 2357 Minor Ave E Seattle, WA 98102 Holding jewelry of co-debtor pending payment for construction work

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

RANSFER(S) 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

WA MU/Chase Bank Wallingford Financial Center 141 1919 N. 45th Seattle, WA 98103

WA MU/Chase Bank Seattle Int'l Dist Financial Center 403 600 Fifth Ave So #107 Seattle, WA 98104 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Personal Checking xxx8695 \$41.00

Personal Checking xxx8695 \$41.00 7/10/09

approx.

Business checking xxx7293 \$53.45

approx.

7/10/09

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

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

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if

known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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

None 

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

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

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

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

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND** ENDING DATES

Charles W. Millington 20-0659410

1018 E. Roanoke St.

Mobile dental practice

Jan 1, 2004 - present

Seattle, WA 98102

treating elderly and

disabled

Rain City Lost &

C600 164211

1018 E. Roanoke St. Seattle, WA 98102

Retail antiques and decorating objects

1990-2003

None 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.

Found

NAME

DDS, PLLC

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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10	Rooks	records a	and fina	ncial s	tatement	te

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 Bayley Davis Associates Inc. DATES SERVICES RENDERED

Jan 1996 to present

2850 S.W. Yancy #214 Seattle, WA 98126

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.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

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

**Bayley Davis Associates Inc** 

2850 S.W. Yancv #214 Seattle, WA 98126

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

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)

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS** 

#### 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

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. 

NAME AND ADDRESS Charles W. Millington TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP Owner, 100%

#### 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.

NAME **ADDRESS**  DATE OF WITHDRAWAL

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

TITLE

DATE OF TERMINATION

#### 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 August 3, 2009 Signature /s/ Charles William Millington

**Charles William Millington** 

Debtor

Date August 3, 2009 Signature /s/ Charlotte Jane Millington

**Charlotte Jane Millington** 

Joint Debtor

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

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

In re		liam Millington ane Millington			Case No.	
				Debtor(s)	Chapter	11
	D	ISCLOSURE (	OF COMPENS	ATION OF ATTOR	NEY FOR DE	EBTOR(S)
C	ursuant to 11 U	J.S.C. § 329(a) and I to me within one ye	Bankruptcy Rule 2	2016(b), I certify that I an	n the attorney for or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
			-			23,961.00
	Prior to the fi	ling of this statement	t I have received		\$	23,961.00
					-	0.00
2. \$	<b>1,039.00</b> o	f the filing fee has be	een paid.			
3. T	he source of the	compensation paid to	me was:			
		Debtor		Other (specify):		
4. T	he source of com	pensation to be paid	to me is:			
		Debtor		Other (specify):		
5.	I have not firm.	agreed to share the a	bove-disclosed comp	pensation with any other pers	on unless they are r	nembers and associates of my law
[				n with a person or persons w of the people sharing in the		or associates of my law firm. A ached.
5. I	n return for the a	bove-disclosed fee, I	have agreed to rende	er legal service for all aspects	of the bankruptcy	case, including:
b c.	. Preparation and	d filing of any petition of the debtor at the i	n, schedules, stateme	g advice to the debtor in dete ent of affairs and plan which and confirmation hearing, an	may be required;	file a petition in bankruptcy; arings thereof;
7. B	Represe		otors in any disch			es, contested relief from stay
			(	CERTIFICATION		
	certify that the fo		e statement of any ag	greement or arrangement for	payment to me for i	representation of the debtor(s) in
Dated:	August 3, 2	2009		/s/ Cynthia A. Kun	0	
				Cynthia A. Kuno 1 Crocker Kuno PLI 720 Olive Way #10 Seattle, WA 98101	_C )00	

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

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

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

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

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

#### 1. Services Available from Credit Counseling Agencies

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

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

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

### **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

**B 201** (12/08)

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

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### 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.

Cynthia A. Kuno 17217	${ m X}$ /s/ Cynthia A. Kuno	August 3, 2009			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
720 Olive Way #1000					
Seattle, WA 98101					
06-624-9894					
	Certificate of Debtor				
I (We), the debtor(s), affirm that I (we)	have received and read this notice.				
Charles William Millington					
Charlotte Jane Millington	X /s/ Charles William Millington	August 3, 2009			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			

X /s/ Charlotte Jane Millington

Signature of Joint Debtor (if any)

Case No. (if known)

August 3, 2009

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

Charles William Millington In re Charlotte Jane Millington		Case No.
	Debtor(s)	Chapter 11
${f v}$	ERIFICATION OF CREDITOR M	IATRIX
The above-named Debtors hereby ve	erify that the attached list of creditors is true and cor	rect to the best of their knowledge.
Date: August 3, 2009	/s/ Charles William Millington Charles William Millington	
	Signature of Debtor	
Data: August 3 2000	/s/ Charlotte, Jane Millington	

Charlotte Jane Millington Signature of Debtor AMERICAN EXPRESS POB 981535 EL PASO, TX 79998

AMERICAN EXPRESS P.O. BOX 650448 DALLAS, TX 75265

ATTORNEY GENERAL BANKRUPTCY/COLLECTION UNIT 800 FIFTH AVE #2000 SEATTLE, WA 98104

BANK OF AMERICA POB 15184 WILMINGTON, DE 19850

BANK OF AMERICA POB 15026 WILMINGTON, DE 19850

BANK OF AMERICA POB 15027 WILMINGTON, DE 19850

CAMANO ISLAND CO-OP WTR & PWR 994 S. GARY LANE CAMANO ISLAND, WA 98282

CHASE POB 15298 WILMINGTON, DE 19850

CITY OF SEATTLE
DEPT OF REV & CONSUMER AFFAIRS
POB 34214
SEATTLE, WA 98124

DEPT OF L & I THIRD FLOOR LEGAL POB 44170 OLYMPIA, WA 98504-4170 DEPT OF REVENUE BANKRUPTCY/CLAIMS UNIT 2101 4TH AVE #1400 SEATTLE, WA 98121-2300

EMPLOYMENT SECURITY DEPT BENEFIT PAYMENT CONTROL PO BOX 9046 OLYMPIA, WA 98507-9046

IRS
CENTRALIZED INSOLVENCY OPS
POB 21125
PHILADELPHIA, PA 19114-0326

JAMES RECKERS JR. 2357 MINOR AVE E SEATTLE, WA 98102

KING CO TREASURY ATTN LINDA NELSON 500 4TH AVE #600 SEATTLE, WA 98104

US BANK CARDMEMBER SERVICES POB 6351 FARGO, ND 58125

US BANK CUSTOMER SERVICE POB 6352 FARGO, ND 58125

WASHINGTON MUTUAL BANK CUSTOMER SERVICE POB 100576 FLORENCE, SC 29502