

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

**Voluntary Petition**

|  |   |
|--|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Brown, Rick Allen</b>   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Brown, Laura Marie</b>   |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):<br><b>DBA Straightline Construction Company</b> | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):                              |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-6918</b>              | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-8396</b> |
| Street Address of Debtor (No. and Street, City, and State):<br><b>15323 Broadway Ave<br/>Snohomish, WA</b>   | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>15323 Broadway Ave<br/>Snohomish, WA</b>                      |
| ZIP Code<br><b>98296</b>   | ZIP Code<br><b>98296</b>  |
| County of Residence or of the Principal Place of Business:<br><b>Snohomish</b>   | County of Residence or of the Principal Place of Business:<br><b>Snohomish</b>  |
| Mailing Address of Debtor (if different from street address):  | Mailing Address of Joint Debtor (if different from street address):   |
| ZIP Code   | ZIP Code  |

Location of Principal Assets of Business Debtor (if different from street address above):

|   |  |   |
|---|--|---|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | <b>Nature of Business</b><br>(Check one box)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><hr/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input checked="" type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box)<br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts. |
|---|--|---|

|  |   |
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| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> 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.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).<br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
|--|---|

**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

|                               |   |                                  |                                  |                                      |                                       |  |  |   |                                       |
|-------------------------------|---|----------------------------------|----------------------------------|--------------------------------------|---------------------------------------|--|--|---|---------------------------------------|
| <input type="checkbox"/> 1-49 | <input checked="" type="checkbox"/> 50-99 | <input type="checkbox"/> 100-199 | <input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000 | <input type="checkbox"/> 50,001-100,000 | <input type="checkbox"/> OVER 100,000 |
|-------------------------------|---|----------------------------------|----------------------------------|--------------------------------------|---------------------------------------|--|--|---|---------------------------------------|

**Estimated Assets**

|  |  |   |   |   |   |  |   |   |  |
|--|--|---|---|---|---|--|---|---|--|
| <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million | <input checked="" type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
|--|--|---|---|---|---|--|---|---|--|

**Estimated Liabilities**

|  |  |   |   |   |   |  |   |   |  |
|--|--|---|---|---|---|--|---|---|--|
| <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million | <input checked="" type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |
|--|--|---|---|---|---|--|---|---|--|

THIS SPACE IS FOR COURT USE ONLY

|  |  |
|--|--|
| <p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p> | <p>Name of Debtor(s):<br/> <b>Brown, Rick Allen</b><br/> <b>Brown, Laura Marie</b></p> |
|--|--|

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

|   |                                 |                               |
|---|---------------------------------|-------------------------------|
| Location Where Filed: <b>Western District of Washington Seattle</b> | Case Number:<br><b>10-19663</b> | Date Filed:<br><b>8/17/10</b> |
| Location Where Filed:   | Case Number:                    | Date Filed:                   |

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

|                                    |               |             |
|------------------------------------|---------------|-------------|
| Name of Debtor:<br><b>- None -</b> | Case Number:  | Date Filed: |
| District:                          | Relationship: | Judge:      |

|   |  |
|---|--|
| <p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> | <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> <u>/s/ Masafumi Iwama</u> <span style="float: right;"><b>November 8, 2010</b></span><br/>                 Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span><br/> <b>Masafumi Iwama 40821</b></p> |
|---|--|

**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 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

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(l)).

**Voluntary Petition**

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

Name of Debtor(s):

**Brown, Rick Allen  
Brown, Laura Marie**

**Signatures**

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

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

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

**X /s/ Rick Allen Brown**  
Signature of Debtor **Rick Allen Brown**

**X /s/ Laura Marie Brown**  
Signature of Joint Debtor **Laura Marie Brown**

Telephone Number (If not represented by attorney)

**November 8, 2010**  
Date

**Signature of Attorney\***

**X /s/ Masafumi Iwama**  
Signature of Attorney for Debtor(s)

**Masafumi Iwama 40821**  
Printed Name of Attorney for Debtor(s)

**Iwama Law Firm**  
Firm Name

**333 5TH Ave South  
Kent, WA 98032**

Address

**Email: matt@iwamalaw.com**

**253-520-7671 Fax: 253-520-7326**  
Telephone Number

**November 8, 2010**  
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.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

Address

**X** \_\_\_\_\_

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.*

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

In re Rick Allen Brown  
Laura Marie Brown

Debtor(s)

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

Chapter 11

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

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

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

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

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 14 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 seven 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.**

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/ Rick Allen Brown  
Rick Allen Brown

Date:  November 8, 2010

Certificate Number: 12459-WAW-CC-012014961



12459-WAW-CC-012014961

## CERTIFICATE OF COUNSELING

I CERTIFY that on August 16, 2010, at 5:46 o'clock PM PDT, Rick Brown received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Washington, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 16, 2010 By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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

In re Rick Allen Brown  
Laura Marie Brown

Debtor(s)

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

Chapter 11

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

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

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

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

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 14 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 seven 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.**

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/ Laura Marie Brown  
Laura Marie Brown

Date: November 8, 2010



Certificate Number: 12459-WAW-CC-012933086



12459-WAW-CC-012933086

## CERTIFICATE OF COUNSELING

I CERTIFY that on August 16, 2010, at 5:46 o'clock PM PDT, Laura Brown received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Washington, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 8, 2010 By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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

In re **Rick Allen Brown**  
**Laura Marie Brown**

Debtor(s)

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

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)   |
|--|--|--|--|---|
| <i>Name of creditor and complete mailing address including zip code</i>  | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>  | <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | <i>Amount of claim [if secured, also state value of security]</i>                           |
| <b>Alaska USA<br/>POB 196613<br/>Anchorage, AK 99519-6613</b>  | <b>Alaska USA<br/>POB 196613<br/>Anchorage, AK 99519-6613</b>  | <b>2006 Four Winds<br/>240 Horizon -<br/>waiting for<br/>deficiency<br/>statement</b>  |  | <b>46,137.00</b>  |
| <b>America's Best<br/>16122 State Hwy 9 SE<br/>Snohomish, WA 98296</b>   | <b>America's Best<br/>16122 State Hwy 9 SE<br/>Snohomish, WA 98296</b>   | <b>Home<br/>heating/cooling<br/>system</b>   |  | <b>32,000.00</b>  |
| <b>BAC Home Loans Servicing,<br/>LP<br/>Mail Stop CA6-921-01-09<br/>450 American St.<br/>Simi Valley, CA 93065</b>       | <b>BAC Home Loans Servicing, LP<br/>Mail Stop CA6-921-01-09<br/>450 American St.<br/>Simi Valley, CA 93065</b>   | <b>15323 Broadway<br/>Ave Snohomish,<br/>WA 98296<br/>Lot acres: 2.75<br/>Built: 2009 Baths:5<br/>Bed: 5 Sq. ft.: 5,356<br/>Market value:<br/>\$550,000.00</b> |  | <b>780,655.00</b><br><br><b>(550,000.00<br/>secured)</b>                                    |
| <b>BAC Home Loans Servicing,<br/>LP<br/>Mail Stop CA6-921-01-09<br/>450 American St.<br/>Simi Valley, CA 93065</b>       | <b>BAC Home Loans Servicing, LP<br/>Mail Stop CA6-921-01-09<br/>450 American St.<br/>Simi Valley, CA 93065</b>   | <b>15323 Broadway<br/>Ave Snohomish,<br/>WA 98296<br/>Lot acres: 2.75<br/>Built: 2009 Baths:5<br/>Bed: 5 Sq. ft.: 5,356<br/>Market value:<br/>\$550,000.00</b> |  | <b>176,250.00</b><br><b>(550,000.00<br/>secured)</b><br><b>(780,655.00<br/>senior lien)</b> |
| <b>Bank of America<br/>Bank of America, BK Dept.,<br/>Dept NC4-105-03-14<br/>P.O. Box 26012<br/>Greensboro, NC 27420</b> | <b>Bank of America<br/>Bank of America, BK Dept.,<br/>Dept NC4-105-03-14<br/>Greensboro, NC 27420</b>  | <b>Business Line of<br/>Credit</b>   |  | <b>132,279.73</b>   |

In re **Rick Allen Brown**  
**Laura Marie Brown**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

| (1)<br><i>Name of creditor and complete mailing address including zip code</i>                                  | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>   | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5)<br><i>Amount of claim [if secured, also state value of security]</i>                     |
|---|---|--|---|--|
| <b>Bank of America Home Loans<br/>PO Box 10227<br/>Van Nuys, CA 91410-0227</b>                                  | <b>Bank of America Home Loans<br/>PO Box 10227<br/>Van Nuys, CA 91410-0227</b>  | <b>15714 Broadway<br/>Ave, Snohomish,<br/>WA 98296 - Don't<br/>know new sale<br/>date.<br/>Lot acres: 0.41,<br/>Market Value:<br/>\$148,500.00</b>             |   | <b>280,095.00</b><br><br><b>(148,500.00<br/>secured)</b>                                     |
| <b>Bruce C. Galloway, Trustee<br/>of the Arthur K. Stack CRUT<br/>POB 425<br/>Lake Stevens, WA 98258</b>        | <b>Bruce C. Galloway, Trustee<br/>of the Arthur K. Stack CRUT<br/>POB 425<br/>Lake Stevens, WA 98258</b>  | <b>15323 Broadway<br/>Ave Snohomish,<br/>WA 98296<br/>Lot acres: 2.75<br/>Built: 2009 Baths:5<br/>Bed: 5 Sq. ft.: 5,356<br/>Market value:<br/>\$550,000.00</b> |   | <b>98,000.00</b><br><b>(550,000.00<br/>secured)</b><br><b>(1,023,877.04<br/>senior lien)</b> |
| <b>Caterpillar Financial<br/>2120 W. End Ave.<br/>POB 340001<br/>Nashville, TN 37203-0001</b>                   | <b>Caterpillar Financial<br/>2120 W. End Ave.<br/>POB 340001<br/>Nashville, TN 37203-0001</b>   | <b>Backhoe -<br/>Repossessed on</b>  |   | <b>84,000.00</b>   |
| <b>Caterpillar Financial<br/>2120 W. End Ave.<br/>POB 340001<br/>Nashville, TN 37203-0001</b>                   | <b>Caterpillar Financial<br/>2120 W. End Ave.<br/>POB 340001<br/>Nashville, TN 37203-0001</b>   | <b>Escavater-<br/>Repossessed on</b>   |   | <b>50,000.00</b>   |
| <b>Chinook Lumber<br/>14532 169th Dr. SE<br/>Suite 114<br/>Monroe, WA 98272</b>                                 | <b>Chinook Lumber<br/>14532 169th Dr. SE<br/>Suite 114<br/>Monroe, WA 98272</b>   | <b>15323 Broadway<br/>Ave Snohomish,<br/>WA 98296<br/>Lot acres: 2.75<br/>Built: 2009 Baths:5<br/>Bed: 5 Sq. ft.: 5,356<br/>Market value:<br/>\$550,000.00</b> |   | <b>22,000.00</b><br><b>(550,000.00<br/>secured)</b><br><b>(956,905.00<br/>senior lien)</b>   |
| <b>Depart. of Labor &amp; Industries<br/>Rev. Agent: Paula Romines<br/>POB 44171<br/>Olympia, WA 98504-4171</b> | <b>Depart. of Labor &amp; Industries<br/>Rev. Agent: Paula Romines<br/>POB 44171<br/>Olympia, WA 98504-4171</b>   | <b>Industrial<br/>Insurance</b>  |   | <b>40,168.55</b>   |
| <b>Ford Credit<br/>POB 542000<br/>Omaha, NE 68154</b>   | <b>Ford Credit<br/>POB 542000<br/>Omaha, NE 68154</b>   | <b>2005 Ford<br/>Expedition</b>  |   | <b>16,021.27</b><br><br><b>(0.00 secured)</b>  |
| <b>Ford Credit<br/>POB 542000<br/>Omaha, NE 68154</b>   | <b>Ford Credit<br/>POB 542000<br/>Omaha, NE 68154</b>   | <b>2008 F250</b>   |   | <b>71,056.79</b><br><br><b>(0.00 secured)</b>  |

In re **Rick Allen Brown**  
**Laura Marie Brown**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

| (1)<br><i>Name of creditor and complete mailing address including zip code</i>   | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>  | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5)<br><i>Amount of claim [if secured, also state value of security]</i>            |
|--|---|---|---|---|
| <b>GMAC Mortgage</b><br>4 Corporate Drive<br>Shelton, CT 06484   | <b>GMAC Mortgage</b><br>4 Corporate Drive<br>Shelton, CT 06484  | 17806 Snohomish Ave Snohomish, WA 98296 -<br>Auction date of 11/19/2010.<br>lot acres: 0.6, Bed: 3, Bath: 3, Sqf: 2,484, Built: 1961, Market Value: \$410,3 |   | <b>100,575.00</b><br><b>(410,300.00 secured)</b><br><b>(648,923.01 senior lien)</b> |
| <b>Home Depot Credit Services</b><br>POB 20483<br>Kansas City, MO 64195  | <b>Home Depot Credit Services</b><br>POB 20483<br>Kansas City, MO 64195   | Business Credit Card Purchases  |   | 22,924.07   |
| <b>Jeremy Pichler</b><br>c/o James R. Hawes<br>Christensen & Hawes Inc. PS<br>3102 Rockefeller Ave.<br>Everett, WA 98201 | <b>Jeremy Pichler</b><br>c/o James R. Hawes<br>Christensen & Hawes Inc. PS<br>Everett, WA 98201   | Personal Loan   |   | 33,000.00   |
| <b>Law Office of Bruce Galloway</b><br>12101 N Lakeshore Dr.<br>POB 425<br>Lake Stevens, WA 98258                        | <b>Law Office of Bruce Galloway</b><br>12101 N Lakeshore Dr.<br>POB 425<br>Lake Stevens, WA 98258   | Professional Services   |   | 31,819.89   |
| <b>Municipal Services Bureau</b><br>POB 16755<br>Austin, TX 78761-6755   | <b>Municipal Services Bureau</b><br>POB 16755<br>Austin, TX 78761-6755  | 17806 Snohomish Ave Snohomish, WA 98296 -<br>Auction date of 11/19/2010.<br>lot acres: 0.6, Bed: 3, Bath: 3, Sqf: 2,484, Built: 1961, Market Value: \$410,3 |   | <b>218,181.60</b><br><b>(410,300.00 secured)</b><br><b>(417,716.00 senior lien)</b> |
| <b>Randy Rundhaug</b><br>20809 NE 156th St<br>Woodinville, WA 98077  | <b>Randy Rundhaug</b><br>20809 NE 156th St<br>Woodinville, WA 98077   | Unsecured loan<br>Disputed fees - late, overlimit, interest etc.  |   | 300,000.00  |
| <b>Western Pacific Building</b><br>1101 Industry St<br>Everett, WA 98203   | <b>Western Pacific Building</b><br>1101 Industry St<br>Everett, WA 98203  | 15323 Broadway Ave Snohomish, WA 98296<br>Lot acres: 2.75<br>Built: 2009 Baths:5<br>Bed: 5 Sq. ft.: 5,356<br>Market value: \$550,000.00                     |   | <b>19,217.15</b><br><b>(550,000.00 secured)</b><br><b>(988,459.89 senior lien)</b>  |

In re **Rick Allen Brown**  
**Laura Marie Brown**  
Debtor(s)

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

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

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

We, **Rick Allen Brown** and **Laura Marie Brown**, 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 **November 8, 2010**

Signature **/s/ Rick Allen Brown**  
**Rick Allen Brown**  
Debtor

Date **November 8, 2010**

Signature **/s/ Laura Marie Brown**  
**Laura Marie Brown**  
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.

1ST SECURITY BANK OF WASHINGTON  
6920 220TH AVE. SW  
PO BOX 97000  
LYNNWOOD, WA 98046-9700

A&S COLLECTION ASSOCIATES, INC  
2847 VT RT 14  
P.O. BOX 395  
WILLIAMSTOWN, VT 05679

ALASKA USA  
POB 196613  
ANCHORAGE, AK 99519-6613

AMERICA'S BEST  
16122 STATE HWY 9 SE  
SNOHOMISH, WA 98296

BAC HOME LOANS SERVICING, LP  
MAIL STOP CA6-921-01-09  
450 AMERICAN ST.  
SIMI VALLEY, CA 93065

BAC HOME LOANS SERVICING, LP  
MAIL STOP CA6-921-01-09  
450 AMERICAN ST.  
SIMI VALLEY, CA 93065

BANK OF AMERICA  
BANK OF AMERICA, BK DEPT.,  
DEPT NC4-105-03-14  
P.O. BOX 26012  
GREENSBORO, NC 27420

BANK OF AMERICA  
POB 1597  
NORFOLK, VA 23501

BANK OF AMERICA HOME LOANS  
PO BOX 10227  
VAN NUYS, CA 91410-0227

BAUMUELLER CONSTRUCTION  
15220 91ST AVE SE  
SNOHOMISH, WA 98296

BENEFICIAL HFC  
POB 3425  
BUFFALO, NY 14240-9733

BRUCE C. GALLOWAY, TRUSTEE  
OF THE ARTHUR K. STACK CRUT  
POB 425  
LAKE STEVENS, WA 98258

CAPITAL ONE  
C/O TSYS DEBT MANAGEMENT  
POB 5155  
NORCROSS, GA 30091

CATERPILLAR FINANCIAL  
2120 W. END AVE.  
POB 340001  
NASHVILLE, TN 37203-0001

CATERPILLAR FINANCIAL  
2120 W. END AVE.  
POB 340001  
NASHVILLE, TN 37203-0001

CATERPILLAR FINANCIAL  
2120 W. END AVE.  
POB 340001  
NASHVILLE, TN 37203-0001

CATERPILLAR FINANCIAL  
2120 W. END AVE.  
POB 340001  
NASHVILLE, TN 37203-0001

CENTRAL DIVISION MASONRY, LLC  
20602 1ST AVE E  
SPANAWAY, WA 98387

CHINOOK LUMBER  
14532 169TH DR. SE  
SUITE 114  
MONROE, WA 98272

CITIBANK  
ATTN: BCC/MS 743  
1000 TECHNOLOGY DR.  
O FALLON, MO 63368

CITIMORTGAGE  
POMBOX 689196  
DES MOINES, IA 50368-9196



CONTRACT FURNISHINGS MART  
14920A NE 95TH ST  
REDMOND, WA 98052

DANI, INC  
POB 58482  
SEATTLE, WA 98138

DENNY'S DOZING  
18526 FALES RD  
SNOHOMISH, WA 98296

DENNY'S DOZING, INC  
C/O MARK P. WITTMAN  
1520 140TH AVE SE STE 200  
BELLEVUE, WA 98005

DEPART. OF LABOR & INDUSTRIES  
REV. AGENT: PAULA ROMINES  
POB 44171  
OLYMPIA, WA 98504-4171

DEPART. OF LABOR & INDUSTRIES  
REV. AGENT: JOSEPH PIERSON  
616 120TH AVE NE STE C201  
BELLEVUE, WA 98005-3037

DISPLAY MANUFACTURING, LLC  
3330 MCDOUGALL AVE #D  
EVERETT, WA 98201

EVERETT ASSOCIATION OF  
CREDIT MEN INC.  
3416 EVERETT AVE  
BOX 5367  
EVERETT, WA 98201

FORD CREDIT  
POB 542000  
OMAHA, NE 68154

FORD CREDIT  
POB 542000  
OMAHA, NE 68154

FORD CREDIT  
POB 542000  
OMAHA, NE 68154

FRANK LUMBER  
THE DOOR STORE  
17727 15TH AVE NE  
SEATTLE, WA 98155

GALE CONTRACTOR SERVICES  
POB 3128  
ARLINGTON, WA 98223

GMAC MORTGAGE  
4 CORPORATE DRIVE  
SHELTON, CT 06484

HOME DEPOT CREDIT SERVICES  
POB 20483  
KANSAS CITY, MO 64195

HSBC  
ATTN: BANKRUPTCY DEPARTMENT  
POB 5213  
CAROL STREAM, IL 60197

IAN SCHELBRACK

ICI PAINTS  
16651 SPRAGUE RD  
ROOM 105A  
STRONGSVILLE, OH 44136

INTERNATIONAL CREDIT AUDITORS  
POB 48439  
MINNEAPOLIS, MN 55448-0439

IRS INSOLVENCY UNIT  
POB 21126  
PHILADELPHIA, PA 19114

JACQUES CONSTRUCTION  
20611 BOTHELL EVERETT HWY  
SUITE E-188  
BOTHELL, WA 98012

JEREMY PICHLER  
C/O JAMES R. HAWES  
CHRISTENSEN & HAWES INC. PS  
3102 ROCKEFELLER AVE.  
EVERETT, WA 98201

LASHER, HOLZAPFEL, SPERRY &  
EBBERSON  
2600 2 UNION SQ.  
601 UNION ST.  
SEATTLE, WA 98101-4000

LAW OFFICE OF BRUCE GALLOWAY  
12101 N LAKESHORE DR.  
POB 425  
LAKE STEVENS, WA 98258

LTD FINANCIAL SERVICES  
7322 SW FREEWAY SUITE 1600  
HOUSTON, TX 77074

MACY'S BK DEPT  
6356 CORLEY RD  
NORCROSS, GA 30071

MARK P. WITTMAN  
1520 140TH AVE NE  
SUITE 200  
BELLEVUE, WA 98005

MCCARTHY, BURGESS & WOLF, INC  
26000 CANNON ROAD  
CLEVELAND, OH 44146

MEDICAL PAYMENT DATA  
2001 9TH AVE  
SUITE 312  
VERO BEACH, FL 32960

MISTRAS SERVICES GROUP  
195 CLARKSVILLE RD  
PRINCETON JUNCTION, NJ 08550

MUNICIPAL SERVICES BUREAU  
POB 16755  
AUSTIN, TX 78761-6755

NC MACHINERY  
17035 W. VALLEY HWY  
POB 3562  
TUKWILA, WA 98188

O'NEILL PLUMBING CO.  
6056 CALIFORNIA AVE SW  
SEATTLE, WA 98136-1695

PARTNERS INSULATION, INC  
C/O LARRY LEE NACM  
POB 21966  
SEATTLE, WA 98111-3966

PEARL WATERPROOFING  
302 SW 102ND ST  
SEATTLE, WA 98146

R. GLEASON  
1429 AVE D.  
PMB 350  
SNOHOMISH, WA 98290

RANDY RUNDHAUG  
20809 NE 156TH ST  
WOODINVILLE, WA 98077

RECEIVABLE MANAGEMENT SERV.  
305 FELLOWSHIP RD SUITE 100  
POB 5471  
MOUNT LAUREL, NJ 08054

SNOHOMISH COUNTY TREASURER  
M/S#501  
3000 ROCKEFELLER AVE  
EVERETT, WA 98201-4060

THE BEST LITTLE DOORHOUSE  
2710 HEWITT AVE  
EVERETT, WA 98201

THREE STAR  
SUBURBAN W. BUILDING  
20800 CENTER RIDGE RD  
SUITE 310  
ROCKY RIVER, OH 44116-4306

UNITED RECYCLING  
18903 109TH AVE SE  
SNOHOMISH, WA 98296-8123

VERIZON WIRELESS  
BANKRUPTCY GROUP  
POB 3397  
BLOOMINGTON, IL 61702

VICTORIA'S SECRET  
PO BOX 659728  
SAN ANTONIO, TX 78265-9728

WATER WORKS  
9006 172ND ST SE  
SNOHOMISH, WA 98296-4824

WEST COAST MARBLE, INC  
16507 140TH PL NE  
SUITE G  
WOODINVILLE, WA 98072

WESTERN PACIFIC BUILDING  
1101 INDUSTRY ST  
EVERETT, WA 98203

WOODINVILLE CABINET + MILLWORK  
12707 NE 178TH ST  
WOODINVILLE, WA 98072

WOODINVILLE CABINET + MILLWORK  
12707 NE 178TH ST  
WOODINVILLE, WA 98072