	States Bankr ern District of V						Voluntary	y Petition
Name of Debtor (if individual, enter Last, First, White, Lee D	Middle):			of Joint De lite, Phyl	ebtor (Spouse lis J	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 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./C	Complete EIN	(if more	our digits of than one, state	all)	· Individual-	Taxpayer I.D. (ITIN) I	No./Complete EIN
Street Address of Debtor (No. and Street, City, a 1057 134th Ave NE Bellevue, WA		ZIP Code 28005	Street 105		Joint Debtor Ave NE	(No. and St	reet, City, and State):	ZIP Code <b>98005</b>
County of Residence or of the Principal Place of <b>King</b>			Kin	ig		1	ace of Business:	·
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	or (if differe	nt from street address	
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
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		al Estate as d 01 (51B)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  □ Chapter 7 □ Chapter 9 □ Chapter 15 Petition for Recognition of a Foreign Main Proceeding □ Chapter 12 □ Chapter 13 □ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			Recognition eeding Recognition		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other Tax-Exer	f the United	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.  Debts are primarily business debts.					
Filing Fee (Check one box	)	Check on		11 1	-	ter 11 Debt	ors C. § 101(51D).	
□ Full Filing Fee attached     □ Filing Fee to be paid in installments (applicable to attach signed application for the court's consideratic debtor is unable to pay fee except in installments. Form 3A.     □ Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration)	on certifying that the Rule 1006(b). See Offici 7 individuals only). Mus	De Check if:  De are  Check all  St	btor is not btor's aggi less than s applicable olan is bein ceptances	a small busing regate nonconstants as a small busing regate nonconstants. See a small busing regate nonconstants are small busing regate nonconstants. See a small busing regate nonconstants as a small busing regate nonconstant part of the plan with the p	ness debtor as on thingent liquida amount subject this petition.	defined in 11 to atted debts (exort to adjustment) are petition from	U.S.C. § 101(51D).  cluding debts owed to inst on 4/01/13 and every the	ree years thereafter).
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	dministrativ		es paid,		THIS	S SPACE IS FOR COUR	T USE ONLY
1- 50- 100- 200- 1	1,000- 5,001- 5,000 10,000	10,001-	] 25,001- 60,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 t	51,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	] 100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$50 million	\$50,000,001 \$ to \$100 t	100,000,001 0 \$500 nillion	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition White, Lee D White, Phyllis J (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) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: 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 forms 10K and 10Q) with the Securities and Exchange Commission 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 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.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  ${f X}$  /s/ Jonathan S Smith November 28, 2010 Signature of Attorney for Debtor(s) (Date) Jonathan S Smith 27372 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

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

after the filing of the petition.

B1 (Official Form 1)(4/10) Page 3

### **Voluntary Petition**

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

#### Signatures

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

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

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

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

X /s/ Lee D White

Signature of Debtor Lee D White

X /s/ Phyllis J White

Signature of Joint Debtor Phyllis J White

Telephone Number (If not represented by attorney)

November 28, 2010

Date

#### Signature of Attorney\*

#### X /s/ Jonathan S Smith

Signature of Attorney for Debtor(s)

#### Jonathan S Smith 27372

Printed Name of Attorney for Debtor(s)

#### Advantage Legal Group

Firm Name

11100 NE 8th Street Suite 340 Bellevue, WA 98004

Address

# Email: jonathan@advantagelegalgroup.com 425-452-9797 Fax: 425-440-7681

Telephone Number

### November 28, 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.)

Name of Debtor(s):

White, Lee D White, Phyllis J

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

	-	
۸	_	

Date

Address

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

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

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

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

## United States Bankruptcy Court Western District of Washington

In re	Lee D White Phyllis J White		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 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.

statement.] [Must be accompanied by a motion for d  □ Incapacity. (Defined in 11 U.S.C. §  mental deficiency so as to be incapable of rea financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being
, 1	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Lee D White
	Lee D White
Date: November 28, 2	010

## United States Bankruptcy Court Western District of Washington

In re	Lee D White Phyllis J White		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 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.

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

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

In re	Lee D White Phyllis J White		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 Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410	CreditCard		30,160.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	CreditCard		29,485.00
Bank Of America Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410	CreditCard		16,548.00
Bank of America/Countrywide PO Box 5170 Simi Valley, CA 93062	Bank of America/Countrywide PO Box 5170 Simi Valley, CA 93062	Location: 1057 134th Ave NE, Bellevue WA 98005		836,980.00 (800,000.00 secured)
Chase 9451 Corbin Ave Northridge, CA 91328	Chase 9451 Corbin Ave Northridge, CA 91328	10709 Valley View Road, Unit A-303, Bothell, WA 98011		192,980.00 (185,000.00 secured)
Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219	Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219	Location: 1057 134th Ave NE, Bellevue WA 98005		299,698.00 (800,000.00 secured) (836,980.00 senior lien)
Citi Mortgage PO Box 9442 Gaithersburg, MD 20898-9442	Citi Mortgage PO Box 9442 Gaithersburg, MD 20898-9442	13312 127th Place NE, Kirkland, WA 98034		405,051.00 (350,000.00 secured)
Citi Mortgage PO Box 9442 Gaithersburg, MD 20898-9442	Citi Mortgage PO Box 9442 Gaithersburg, MD 20898-9442	13312 127th Place NE, Kirkland, WA 98034		51,500.00 (350,000.00 secured) (405,051.00 senior lien)

B4 (Offi	cial Form 4) (12/07) - Cont.
	Lee D White
In re	Phyllis J White

Case No.	

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]
Citi Mortgage Inc Attn: Bankruptcy Dept PO Box 79022, Ms322 Saint Louis, MO 63179	Citi Mortgage Inc Attn: Bankruptcy Dept PO Box 79022, Ms322 Saint Louis, MO 63179	13320 127th Place NE, Kirkland, WA 98034		354,603.00 (300,000.00 secured)
Macys/fdsb Attn: Bankruptcy Po Box 8053 Mason, OH 45040	Macys/fdsb Attn: Bankruptcy Po Box 8053 Mason, OH 45040	ChargeAccount		78.00
Us Bank Hogan Loc 205 W 4th St Cincinnati, OH 45202	Us Bank Hogan Loc 205 W 4th St Cincinnati, OH 45202	CheckCreditOrLine OfCredit		1,438.00

<b>B4</b> (Official Form 4) (12/07) - Cont.				
Lee D White				
In re	Phyllis J White			

Case No.
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Debtor(s)

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Lee D White** and **Phyllis J White**, 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 28, 2010	Signature	/s/ Lee D White
	_	-	Lee D White
			Debtor
Date	November 28, 2010	Signature	/s/ Phyllis J White
	_	-	Phyllis J White
			Ioint Debtor

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

BANK OF AMERICA ATTN: BANKRUPTCY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27410

BANK OF AMERICA ATTN: BANKRUPTCY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27410

BANK OF AMERICA/COUNTRYWIDE PO BOX 5170 SIMI VALLEY, CA 93062

CHASE 9451 CORBIN AVE NORTHRIDGE, CA 91328

CHASE AUTO FINANCE PO BOX 78067 PHOENIX, AZ 85062

CHASE MANHATTAN
ATTN: BANKRUPTCY RESEARCH DEPT
3415 VISION DR
COLUMBUS, OH 43219

CITI MORTGAGE PO BOX 9442 GAITHERSBURG, MD 20898-9442

CITI MORTGAGE PO BOX 9442 GAITHERSBURG, MD 20898-9442

CITI MORTGAGE INC ATTN: BANKRUPTCY DEPT PO BOX 79022, MS322 SAINT LOUIS, MO 63179

MACYS/FDSB ATTN: BANKRUPTCY PO BOX 8053 MASON, OH 45040 NW TRUSTEE SERVICES INC ATTN: CLAIRE SWAZET PO BOX 997 BELLEVUE, WA 98009-0997

SUTTELL & HAMMER, P.S. PO BOX C-90006 BELLEVUE, WA 98009

US BANK HOGAN LOC 205 W 4TH ST CINCINNATI, OH 45202