

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Phillips, Ronald Frank	Name of Joint Debtor (Spouse) (Last, First, Middle): Phillips, Gloria Jean
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA EMU Composting; DBA EMU Topsoil; AKA Ron Phillips	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) xxx-xx-7570	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9820
Street Address of Debtor (No. and Street, City, and State): 22244 Port Gamble Rd Poulsbo, WA	Street Address of Joint Debtor (No. and Street, City, and State): 22244 Port Gamble Rd Poulsbo, WA
ZIP Code 98370	ZIP Code 98370
County of Residence or of the Principal Place of Business: Kitsap	County of Residence or of the Principal Place of Business: Kitsap
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):

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

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <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. <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.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <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). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <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).
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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
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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
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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
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THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Phillips, Ronald Frank Phillips, Gloria Jean</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</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;">Exhibit 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>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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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):
Phillips, Ronald Frank
Phillips, Gloria Jean

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/ Ronald Frank Phillips
Signature of Debtor **Ronald Frank Phillips**

X /s/ Gloria Jean Phillips
Signature of Joint Debtor **Gloria Jean Phillips**

Telephone Number (If not represented by attorney)

October 26, 2012
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 Attorney*

X /s/ David Carl Hill
Signature of Attorney for Debtor(s)

David Carl Hill 9560
Printed Name of Attorney for Debtor(s)

Law Office of David Carl Hill
Firm Name

2472 Bethel Road SE Suite A
Port Orchard, WA 98366

Address

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

Telephone Number

October 26, 2012
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 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.

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

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

In re **Ronald Frank Phillips
Gloria Jean Phillips**

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/ Ronald Frank Phillips
Ronald Frank Phillips

Date: October 26, 2012

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

In re **Ronald Frank Phillips
Gloria Jean Phillips**

Debtor(s)

Case No. _____
Chapter

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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/ Gloria Jean Phillips
Gloria Jean Phillips

Date: October 26, 2012

United States Bankruptcy Court
Western District of Washington at Seattle

In re **Ronald Frank Phillips**
Gloria Jean Phillips

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>
Americanwest Bank 201 E Center St Provo, UT 84606	Americanwest Bank 201 E Center St Provo, UT 84606	1994 Fecon MZA2500 mobile horizontal grinder (value: 15k); 250 hp Cat diesel engine w/flail hammers (value: unknown) Location: 7990 NE Ecology Rd,		84,000.00 (15,000.00 secured)
AmericanWest Bank 18960 Hwy 305 N Poulsbo, WA 98370	AmericanWest Bank 18960 Hwy 305 N Poulsbo, WA 98370	Home and real property located at 22244 Port Gamble Rd, Poulsbo WA 98370. Value based on Zillow.com, less costs of sale		26,255.00 (255,600.00 secured) (241,863.66 senior lien)
Bank of America P.O. Box 982238 El Paso, TX 79998	Bank of America P.O. Box 982238 El Paso, TX 79998	Credit Card/Revolving Charges		6,037.00
Barclays Bank Delaware 125 South West Street Wilmington, DE 19801	Barclays Bank Delaware 125 South West Street Wilmington, DE 19801	Credit Card/Revolving Charges		13,783.00
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	BUSINESS ACCOUNT		8,964.00
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	BUSINESS ACCOUNT		8,806.00
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	BUSINESS ACCOUNT		6,412.00

In re **Ronald Frank Phillips
Gloria Jean Phillips**

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <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) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	Credit Card/Revolving Charges		4,144.00
Dept of Labor & Industries Collections Unit P.O. Box 44170 Olympia, WA 98504-4170	Dept of Labor & Industries Collections Unit P.O. Box 44170 Olympia, WA 98504-4170	Quarterly Taxes		6,666.60
Employment Security Dept Insolvency Unit P.O. Box 9046 Olympia, WA 98507-9046	Employment Security Dept Insolvency Unit P.O. Box 9046 Olympia, WA 98507-9046	Unemployment Insurance - Business account		3,433.91
Evergreen Business Capital Colson Services 101 Barclay St, 8th Floor E New York, NY 10286	Evergreen Business Capital Colson Services 101 Barclay St, 8th Floor E New York, NY 10286	Real property located at: 7890 (14 acres) & 7990 (2 1/2 acres) NE Ecology Rd Kingston, WA 98346 - business property. Address is also known as 31703 Ha		683,300.00 (1,300,000.00 secured) (951,010.44 senior lien)
Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346	941 Quartlery Taxes		4,491.80
Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215	Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215	Credit Card/Revolving Charges		9,994.55
Les Schwab P O Box 5350 Bend, OR 97700-5350	Les Schwab P O Box 5350 Bend, OR 97700-5350	BUSINESS ACCOUNT		4,769.79
Northern Asphalt Kingston, WA	Northern Asphalt Kingston, WA	balance of required paving work for business		4,000.00
Pacific Rock & Recycling 12779 Fetters Lane SE Olalla, WA 98359	Pacific Rock & Recycling 12779 Fetters Lane SE Olalla, WA 98359	BUSINESS ACCOUNT		6,412.50
PowerPlan P.O. Box 5328 Madison, WI 53705-0328	PowerPlan P.O. Box 5328 Madison, WI 53705-0328	BUSINESS ACCOUNT		10,000.00
Puget Sound Clean Air Agency 1904 Third Avenue Suite 105 Seattle, WA 98101-3317	Puget Sound Clean Air Agency 1904 Third Avenue Suite 105 Seattle, WA 98101-3317	BUSINESS ACCOUNT		4,000.00

In re **Ronald Frank Phillips**
Gloria Jean Phillips

Case No. _____

Debtor(s)

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

(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>
SC Fuels 2406 Port of Tacoma Road Tacoma, WA 98421	SC Fuels 2406 Port of Tacoma Road Tacoma, WA 98421	BUSINESS ACCOUNT		12,934.21
Team 4 Engineering 5819 NE Minder Road Poulsbo, WA 98370	Team 4 Engineering 5819 NE Minder Road Poulsbo, WA 98370	BUSINESS ACCOUNT		4,036.54

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

We, **Ronald Frank Phillips** and **Gloria Jean Phillips**, 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 **October 26, 2012**

Signature **/s/ Ronald Frank Phillips**
Ronald Frank Phillips
Debtor

Date **October 26, 2012**

Signature **/s/ Gloria Jean Phillips**
Gloria Jean Phillips
Joint Debtor

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

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

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,704,778.00		
B - Personal Property	Yes	6	1,168,903.55		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		2,323,430.06	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		16,413.78	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		129,875.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			76,006.82
J - Current Expenditures of Individual Debtor(s)	Yes	2			102,828.94
Total Number of Sheets of ALL Schedules		31			
Total Assets			2,873,681.55		
Total Liabilities				2,469,718.98	

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

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

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 Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Home and real property located at 22244 Port Gamble Rd, Poulsbo WA 98370. Value based on Zillow.com, less costs of sale	Fee simple	C	255,600.00	268,118.66
Real property located at: 7890 (14 acres) & 7990 (2 1/2 acres) NE Ecology Rd Kingston, WA 98346 - business property. Address is also known as 31703 Hansville Rd NE. Value based on sale appraisal	Fee simple	C	1,300,000.00	1,634,310.44
Real property located at: 2363 SE Lund Ave, Port Orchard, WA 98366. Value based on Zillow.com		C	145,018.00	30,684.95
Real property located at: Navaho, AZ - 40 acres - parcel #211-08-005. Value based on Apache County Assessor		C	4,160.00	0.00

Sub-Total > **1,704,778.00** (Total of this page)

Total > **1,704,778.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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 petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Business checking and/or savings account at Liberty West Bank xx3005	C	6,239.00
		Checking and/or savings account at Liberty Bank xx3131	H	68.80
		Business Checking and/or savings account at AmericanWest Bank xx5554	C	0.00
		Checking and/or savings account at Kitsap Credit Union xx86-61	W	125.95
		Checking and/or savings account at Bank of America xx5280	W	45.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit held by Puget Sound Energy - business related	C	1,419.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings including: air conditioners, beds, closets, china cabinet, chairs, dressers, end tables, tables, tv's, trunk, small & large appliances, adding machines, christmas decor, cleaning supplies/equipment, stereo, radios, rugs, sofas, riding lawn mower, rototillers, sewing machines, etc.	C	1,640.00
		Bamboo table & chairs, etc.	C	50.00
		Location: 2363 SE Lund Ave Port Orchard, WA		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc clothes	C	1,900.00
			Sub-Total >	11,487.75
			(Total of this page)	

5 continuation sheets attached to the Schedule of Personal Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Misc. jewelry	C	2,200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Sewing machines, bicycles, rishing rods/equipment, skis, sled, tennis rackets, etc.	C	130.00
		Misc firearms	H	2,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance policy through Degree of Honor	H	8,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Ameritrade Profit Sharing	C	716.80
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in EMU Composting	C	Unknown
		100% interest in EMU Topsoil	C	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Misc. accounts--collectible value is uncertain and estimated	C	30,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **43,046.80**
(Total of this page)

Sheet 1 of 5 continuation sheets attached
to the Schedule of Personal Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Kitsap County Health Dept; DCD license topsoil; Puget Sound Clean permit, DOD Ecology permit, City of Bainbridge	C	7,415.00
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.		1999 GMC Jimmy; Value based on Kelley Guide, private party good condition	C	5,094.00
		2000 GMC Sierra; Value based on Kelley Guide, private party good condition	C	6,905.00
		2010 Chevrolet Malibu; Value based on Kelley Guide, private party good condition	C	16,914.00
		1996 Utility Trailer	C	1,000.00
26. Boats, motors, and accessories.		Dingy boat - has a whole in it	C	50.00
			Sub-Total >	37,378.00
			(Total of this page)	

Sheet 2 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON 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
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Sony VAIO, laptops, computers, misc office supplies/equipment, etc. Location: 22244 Port Gamble Rd, Poulsbo WA 98370	C	2,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		1994 Fecon MZA2500 mobile horizontal grinder (value: 15k); 250 hp Cat diesel engine w/flail hammers (value: unknown) Location: 7990 NE Ecology Rd, Kingston WA 98346	C	15,000.00
		John Deere 544H Wheel Loader Backhoe SN 586265 (\$68000) /Morbark Grinder/Hog (\$350000) Location: 7890 NE Ecology Rd Kingston, WA 98346	C	418,000.00
		Loader Buckets 10 yard & 1 yard Location: 7890 NE Ecology Rd Kingston, WA 98346	C	20,000.00
		Roto Mixer Location: 7890 NE Ecology Rd Kingston, WA 98346	C	50,000.00
		60 yard end dump Location: 7890 NE Ecology Rd, Kingston WA 98346	C	25,000.00
		Volvo Loader Location: 7890 NE Ecology Rd Kingston, WA 98346	C	85,000.00
		Tyrex Screening Plant Location: 7890 NE Ecology Rd Kingston, WA 98346	C	75,000.00
		74 Kenworth dump truck, 79 KW dump truck Location: 7890 NE Ecology Rd, Kingston WA 98346	C	12,000.00
		5th wheel dolly, lowboy jeep & trailer, curtain trailer, FMC sweeper, fuel tank, fire truck, welding cabinet - hood - gloves, torch heads, cutting tips, floor drill press, 10 ton press, oil filters, 14" cut off saw, screws and organizers, oversize wrench, air compressor, air tank, drum hydraulic & motor oil, parts wash tank, 400 cummins motor, loader tire, security cameras, refrigerator, etc. Location: 7990 NE Ecology Rd, Kingston WA 98346	C	28,120.00

Sub-Total > **730,120.00**
(Total of this page)

Sheet 3 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	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
		Office trailer, computers, printers, misc office supplies/equipment/tools, first aid kit, phones, desks, chairs, file cabinets, walkie-talkies, security cameras, weather station, alarm system, 79 Mazda p/u, air compressor, fuel transfer tank, Ecology blocks, 690 loader, 590 excavator w/stump splitter, McCloskey screening plant, fractionator, conex, water pump, chainsaw, humidifier, moisture gauge, broken areater, composting system, etc. Location: 7890 NE Ecology Rd Kingston, WA 98346	C	192,150.00
		644 John Deere Loader Location: 7890 NE Ecology Rd Kingston, WA 98346	C	38,000.00
		Old office trailer, 71 case tractor, ecology blocks, plow, rototiller, thatcher, floor mount drill press, wood cabinet, torch head, toolbox, misc tools, cabinet, air grinder, electric grinder, drills, sander, skil saw, hydraulic jacks, rachet set, hydraulic ram, assortment cabinets, punch set, shackles, O-rings, hose clamps, smokers, air transfer, hydraulic hoses, extension cord, 2hp Sears outboard motor, gallon RoundUp, gallon herbicide, moss killer, broken sprayer, backpack sprayers, clamps, hydraulic motors, chain binders, lights, gas cans, 3/4 ton come along, amvil, post hole diggers, paint mixer, misc bolts/nuts, welding tank, mig welder, KW truck parts, oil & air filters, lites, file cabinet w/spare parts, shrimp pots, belt repair parts, tarps, etc. Location: 22244 Port Gamble Rd, Poulsbo WA 98370	C	9,917.00
		Computer, printer, epon receipt printer, credit card machine, adding machines, phones, c/b radio, c/b converter, cash drawer, microwave, TV/VCR, rolling chairs, paper shredder, refrigerator, file cabinet, desk, roll cart with shelves, metal detector, welding hat/gloves, shop vac, oil products, blue car wash, first aid kit, napa lites, bottles for Orange product (odor control), office tools/supplies, etc. Location: Poulsbo Office	C	1,626.00
		Freezer & EMU sticks (like beef jerky)	C	100.00
30. Inventory.	X			
31. Animals.		1 dog & 2 cats	C	0.00

Sub-Total > **241,793.00**
(Total of this page)

Sheet 4 of 5 continuation sheets attached to the Schedule of Personal Property

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		EMU C & T products including: RainForest Lawn Mix, RainForest compost, Emu compost, 5 way topsoil, 60/40 mix, stored dirt, etc. Location: 7890 NE Ecology Rd Kingston, WA 98346	C	96,750.00
34. Farm supplies, chemicals, and feed.		50 yds 60/40 mix, 50 yards EMU compost, 15 yards RainForest lawn mix, 500 yards unscreened biosolids compost, etc.	C	8,328.00
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	105,078.00
(Total of this page)	
Total >	1,168,903.55

Sheet 5 of 5 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Real property located at: 2363 SE Lund Ave, Port Orchard, WA 98366. Value based on Zillow.com	Wash. Rev. Code §§ 6.13.010, 6.13.020, 6.13.030	114,333.05	145,018.00
Household Goods and Furnishings			
Household goods and furnishings including: air conditioners, beds, closets, china cabinet, chairs, dressers, end tables, tables, tv's, trunk, small & large appliances, adding machines, christmas decor, cleaning supplies/equipment, stereo, radios, rugs, sofas, riding lawn mower, rototillers, sewing machines, etc.	Wash. Rev. Code § 6.15.010(1)(c)(i)	1,640.00	1,640.00
Bamboo table & chairs, etc.	Wash. Rev. Code § 6.15.010(1)(c)(i)	50.00	50.00
Location: 2363 SE Lund Ave Port Orchard, WA			
Wearing Apparel			
Misc clothes	Wash. Rev. Code § 6.15.010(1)(a)	1,900.00	1,900.00
Misc. jewelry	Wash. Rev. Code § 6.15.010(1)(a)	1,600.00	2,200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Sewing machines, bicycles, rishing rods/equipment, skis, sled, tennis rackets, etc.	Wash. Rev. Code § 6.15.010(1)(c)(i)	130.00	130.00
Misc firearms	Wash. Rev. Code § 6.15.010(1)(c)(i)	2,000.00	2,000.00
Interests in Insurance Policies			
Whole Life Insurance policy through Degree of Honor	Wash. Rev. Code § 48.18.410	8,000.00	8,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Ameritrade Profit Sharing	Wash. Rev. Code § 6.15.020(3)	716.80	716.80
Boats, Motors and Accessories			
Dingy boat - has a whole in it	Wash. Rev. Code § 6.15.010(1)(c)(ii)	200.00	50.00
Machinery, Fixtures, Equipment and Supplies Used in Business			
74 Kenworth dump truck, 79 KW dump truck Location: 7890 NE Ecology Rd, Kingston WA 98346	Wash. Rev. Code § 6.15.010(1)(d)(iii)	10,000.00	12,000.00
Freezer & EMU sticks (like beef jerky)	Wash. Rev. Code § 6.15.010(1)(c)(i)	100.00	100.00

Total: **140,669.85** **173,804.80**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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 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.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxx0285 AmericanWest Bank 201 E Center St Provo, UT 84606		C	Opened 9/24/08 Last Active 7/19/12 HELOC VARIABLE Home and real property located at 22244 Port Gamble Rd, Poulsbo WA 98370. Value based on Zillow.com, less costs of sale			156,618.66	0.00
Account No. xxx0376 Americanwest Bank 201 E Center St Provo, UT 84606		C	Opened 3/01/10 Last Active 7/19/12 HELOC VARIABLE Home and real property located at 22244 Port Gamble Rd, Poulsbo WA 98370. Value based on Zillow.com, less costs of sale			85,245.00	0.00
Account No. xxxxxx5917 AmericanWest Bank 18960 Hwy 305 N Poulsbo, WA 98370		C	SBA Loan Real property located at: 7890 (14 acres) & 7990 (2 1/2 acres) NE Ecology Rd Kingston, WA 98346 - business property. Address is also known as 31703 Hansville Rd NE. Value based on sale appraisal			951,010.44	0.00
Account No. Ball Janik LLP 818 Stewart Street Suite 1110 Seattle, WA 98101			Representing: AmericanWest Bank			Notice Only	
Subtotal (Total of this page)						1,192,874.10	0.00

3 continuation sheets attached

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx6907 AmericanWest Bank 18960 Hwy 305 N Poulsbo, WA 98370	C		ARC Loan Home and real property located at 22244 Port Gamble Rd, Poulsbo WA 98370. Value based on Zillow.com, less costs of sale			26,255.00	12,518.66
Value \$							
Account No. Ball Janik LLP 818 Stewart Street Suite 1110 Seattle, WA 98101			Representing: AmericanWest Bank			Notice Only	
Value \$							
Account No. xxxxxx1635 Americanwest Bank 201 E Center St Provo, UT 84606	C		BUSINESS ACCOUNT 1994 Fecon MZA2500 mobile horizontal grinder (value: 15k); 250 hp Cat diesel engine w/flail hammers (value: unknown) Location: 7990 NE Ecology Rd, Kingston WA 98346			84,000.00	69,000.00
Value \$							
Account No. xxxxxxxxxx7699 Bank of America, NA Bankruptcy Dept. Mail Stop: CA6-919-01-23 400 National Way Simi Valley, CA 93065	W		Opened 8/01/95 Last Active 9/02/12 HELOC - Variable Real property located at: 2363 SE Lund Ave, Port Orchard, WA 98366. Value based on Zillow.com			15,202.83	0.00
Value \$							
Account No. xxxx7601 Bank of America, NA Bankruptcy Dept. Mail Stop: CA6-919-01-23 400 National Way Simi Valley, CA 93065	C		11.16.2001 HELOC Fixed Real property located at: 2363 SE Lund Ave, Port Orchard, WA 98366. Value based on Zillow.com			15,482.12	0.00
Value \$							
Subtotal						140,939.95	81,518.66
(Total of this page)							

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx1403	C		Opened 3/01/10 Last Active 9/27/12					
Chase Auto Finance AZ1-1191 201 N Central Avenue Phoenix, AZ 85006			2010 Chevrolet Malibu; Value based on Kelley Guide, private party good condition					
			Value \$ 16,914.00				5,252.00	0.00
Account No. xxxxxxx6004	C		BUSINESS ACCOUNT-SBA Loan Real property located at: 7890 (14 acres) & 7990 (2 1/2 acres) NE Ecology Rd Kingston, WA 98346 - business property. Address is also known as 31703 Hansville Rd NE. Value based on sale appraisal					
Evergreen Business Capital Colson Services 101 Barclay St, 8th Floor E New York, NY 10286								
			Value \$ 1,300,000.00				683,300.00	334,310.44
Account No. xxxxxx9-001	C		Business Account - Loader					
GE Capital P.O. Box 3083 Cedar Rapids, IA 52406-3083			Loader Buckets 10 yard & 1 yard Location: 7890 NE Ecology Rd Kingston, WA 98346					
			Value \$ 20,000.00				10,332.91	0.00
Account No. xxxxxxxx9281	C		Business Account					
John Deere Credit P.O. Box 650215 Dallas, TX 75265-0215			John Deere 544H Wheel Loader Backhoe SN 586265 (\$68000) /Morbark Grinder/Hog (\$350000) Location: 7890 NE Ecology Rd Kingston, WA 98346					
			Value \$ 418,000.00				106,726.55	0.00
Account No. xxx-xxxxxx9-001	C		Contract - Lease - Business Account					
Stearns Bank P.O. Box 750 Albany, MN 56307-0750			Roto Mixer Location: 7890 NE Ecology Rd Kingston, WA 98346					
			Value \$ 50,000.00				51,681.19	1,681.19
Subtotal							857,292.65	335,991.63
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxx-xxxxxx7-500 TCF Finance P.O. Box 77077 Minneapolis, MN 55480-7777	C		BUSINESS ACCOUNT Tyrex Screening Plant Location: 7890 NE Ecology Rd Kingston, WA 98346			57,616.20	0.00
Value \$							
Account No. xxxxxxxx #xxx-xxxxxx9-702 Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	C		BUSINESS ACCOUNT 60 yard end dump Location: 7890 NE Ecology Rd, Kingston WA 98346			2,747.38	0.00
Value \$							
Account No. xxxxxxxx #xxx-xxxxxx9-701 Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	C		BUSINESS ACCOUNT Volvo Loader Location: 7890 NE Ecology Rd Kingston, WA 98346			71,959.78	0.00
Value \$							
Account No.							
Value \$							
Account No.							
Value \$							
Subtotal (Total of this page)						132,323.36	0.00
Total (Report on Summary of Schedules)						2,323,430.06	417,510.29

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

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 \$11,725* 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 \$5,775* 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 \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for death or personal injury while debtor was intoxicated

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

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Apache County Treasurer P.O. Box 699 Saint Johns, AZ 85936			Notice only				0.00	0.00
Account No. Business account Dept of Labor & Industries Collections Unit P.O. Box 44170 Olympia, WA 98504-4170			Quarterly Taxes				6,666.60	6,666.60
Account No. Dept of Revenue Bankruptcy/Claims Unit 2101 4th Ave. #1400 Seattle, WA 98121-2300			Notice only				0.00	0.00
Account No. xxxxx6-01-7 Employment Security Dept Insolvency Unit P.O. Box 9046 Olympia, WA 98507-9046			2012 Unemployment Insurance - Business account				3,433.91	3,433.91
Account No. Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346			941 Quartlery Taxes				4,491.80	0.00
Subtotal							14,592.31	4,491.80
(Total of this page)							14,592.31	10,100.51

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Business Account Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346			Payroll Taxes					0.00
		C					1,821.47	1,821.47
Account No. Kitsap County Treasurer 614 Division St., MS 32 Port Orchard, WA 98366-4680			Notice Only					0.00
		C					0.00	0.00
Account No. Office of Attorney General Bankruptcy & Collections Unit 800 Fifth Avenue, Suite 2000 Seattle, WA 98104-3188			Notice only					0.00
		C					0.00	0.00
Account No.								
Account No.								

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
1,821.47

Total
(Report on Summary of Schedules)

4,491.80
16,413.78

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x0094 Ace Paving Company P.O. Box 4520 Bremerton, WA 98312		C				210.32
Account No. xx1151 All Battery Sales & Service 727 - 134th Street SW Everett, WA 98204-6305		C				240.98
Account No. xxxxxxxxxxx9399 Bank of America P.O. Box 982238 El Paso, TX 79998		W				6,037.00
Account No. xxxxxxxxxxx4507 Barclays Bank Delaware 125 South West Street Wilmington, DE 19801		C				13,783.00
Subtotal (Total of this page)						20,271.30

10 continuation sheets attached

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. x2483 Belfair Hose & Hydraulic P.O. Box 2877 Poulsbo, WA 98370	C		BUSINESS ACCOUNT				302.81	
Account No. xxxx #xxxxxx8383 Berry P.O. Box 6000 Dayton, OH 45401-6000				BUSINESS ACCOUNT				189.00
Account No. Blue Sky Printing P.O. Box 242 Poulsbo, WA 98370	C		BUSINESS ACCOUNT				96.20	
Account No. x1743 Brady Trucking 922 E Johns Prairie Road Shelton, WA 98584				BUSINESS ACCOUNT				1,300.00
Account No. xxxxxxxxxxxx4850 Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091	H		Opened 5/01/03 Last Active 10/15/12 BUSINESS ACCOUNT				8,964.00	
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	10,852.01

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C				
Account No. xxxxxxxxxxxx7889 Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091		H	Opened 1/01/03 Last Active 10/15/12 BUSINESS ACCOUNT			8,806.00
Account No. xxxxxxxxxxxx4113 Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091		H	Opened 10/01/11 Last Active 10/02/12 BUSINESS ACCOUNT			6,412.00
Account No. xxxxxxxxxxxx7952 Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091		C	Opened 5/01/01 Last Active 9/26/12 Credit Card/Revolving Charges			4,144.00
Account No. xxxxxxxxxxxx2637 Citibank Usa Centralized BK Dept P.O. Box 20507 Kansas City, MO 64195		W	Opened 12/01/10 Last Active 9/28/12 Charge Account		X	1,614.00
Account No. xxxx8111 Clyde West Seattle Branch 8207 S 216th Street Kent, WA 98032-1935		C	BUSINESS ACCOUNTS			2,940.88
Subtotal (Total of this page)						23,916.88

Sheet no. 2 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. Dept of Ecology/Marietta Sharp 3190 160th Ave SE Bellevue, WA 98008-5452	C		Permit - BUSINESS ACCOUNT				329.13
Account No. xxxxxxxxxxxx5299 Discover Financial Svcs LLC P.O. Box 8003 Hilliard, OH 43026-8003			Opened 11/01/98 Last Active 9/21/12 Credit Card/Revolving Charges				139.00
Account No. DSC, Inc P.O. Box 2640 Poulsbo, WA 98370	C		BUSINESS ACCOUNTS				360.10
Account No. xxxxxx xxx xxxxx83 01 Enumclaw Insurance Group 1460 Wells Street Enumclaw, WA 98022			BUSINESS ACCOUNT				910.09
Account No. xxxxxx9190 Enumclaw Insurance Group 1460 Wells Street Enumclaw, WA 98022	C		Insurance - personal				683.36
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							2,421.68
Subtotal (Total of this page)							2,421.68

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. Frank Hoyle P.O. Box 151 Kingston, WA 98346	C	BUSINESS ACCOUNT					600.00
Account No. xx2457 H.D. Fowler Co P.O. Box 160 Bellevue, WA 98009-0160		BUSINESS ACCOUNT					751.64
Account No. 2038 Henery Hardware P.O. Box 539 Kingston, WA 98346		BUSINESS ACCOUNT					258.07
Account No. xxxxxxxxxxx3160 Home Depot Credit Services P.O. Box 653000 Dallas, TX 75265-3000		Credit Card/Revolving Charges					1,614.40
Account No. xx2320 Kenworth Northwest Kenworth Alaska P.O. Box 98967 Seattle, WA 98198		BUSINESS ACCOUNT					323.30
Subtotal (Total of this page)							3,547.41

Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. KTC2Z0010736 Kitsap County District Court 614 Division Street, MS-25 Port Orchard, WA 98366		W	Traffic Fine - mitigation hearing on Nov 13, 2012			X	125.00
Account No. xxx8646 Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215		W	Opened 9/01/01 Last Active 8/01/12 Credit Card/Revolving Charges				9,994.55
Account No. xxx8620 Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215		W	Opened 12/01/94 Last Active 9/01/12 Line of Credit				440.00
Account No. xxx-x0692 Les Schwab P O Box 5350 Bend, OR 97700-5350		C	BUSINESS ACCOUNT				4,769.79
Account No. xxxxxx7397 McCloskey International Lmt 1 McCloskey Road PR 7 Peterborough ON K9J6X8		C	BUSINESS ACCOUNT				Unknown
Subtotal (Total of this page)							15,329.34

Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxx0690 NC Power Systems P.O. Box 58201 Seattle, WA 98138-1201	C	BUSINESS ACCOUNT					140.85
Account No. Northern Asphalt Kingston, WA		balance of required paving work for business					4,000.00
Account No. Olympic Printer Resources Inc 26127 Calvary Lane NE Suite 200 Kingston, WA 98346-8485	C	BUSINESS ACCOUNT					164.42
Account No. Pacific Rock & Recycling 12779 Feters Lane SE Olalla, WA 98359		BUSINESS ACCOUNT					6,412.50
Account No. x4655 Pacific Welding Supplies LLC P.O. Box 111240 Tacoma, WA 98411-1240	C	BUSINESS ACCOUNT					126.67
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	10,844.44

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxx2754 Pettit Oil Company Lakewood Corporate Ctr 10903 South Tacoma Way Suite 100 Lakewood, WA 98499	C		BUSINESS ACCOUNT				1,102.17
Account No. x3938 Port Orchard Sand & Gravel Co P.O. Box 130 Auburn, WA 98071-0130			BUSINESS ACCOUNT				1,000.00
Account No. xxxxx-x5899 PowerPlan P.O. Box 5328 Madison, WI 53705-0328	C		BUSINESS ACCOUNT				10,000.00
Account No. xx0215 Premier Rentals 2618 SE Mile Hill Drive Port Orchard, WA 98366			BUSINESS ACCOUNT				1,073.70
Account No. xxxxxxx xxxx0139 Puget Sound Clean Air Agency 1904 Third Avenue Suite 105 Seattle, WA 98101-3317	C		BUSINESS ACCOUNT				4,000.00
Subtotal (Total of this page)							17,175.87

Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxx-xxx-735-2 Puget Sound Energy BOT-01H P.O. Box 91269 Bellevue, WA 98009-9269	C		BUSINESS ACCOUNT				900.00
Account No. xx-xx78-81 Randy Kan P.O. Box 152 Kingston, WA 98346							
Account No. xxxxxxxx0106 Roto-Mix LLC P.O. Box 1724 Dodge City, KS 67801	C		BUSINESS ACCOUNT				575.04
Account No. Sageser Sand & Gravel, LLC P.O. Box 250 Port Gamble, WA 98364							
Account No. 5798 SC Fuels 2406 Port of Tacoma Road Tacoma, WA 98421	C		BUSINESS ACCOUNT				12,934.21
Subtotal (Total of this page)							14,713.45

Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxx4914 Sears Bankruptcy Recovery Citibank USA Sears P.O. Box 20363 Kansas City, MO 64195	C		Credit Card/Revolving Charges				3,340.06	
Account No. xx5614 Superior Systems 13576 Bayview Edison Road Mount Vernon, WA 98273			BUSINESS ACCOUNT				535.59	
Account No. xx9333 Tacoma Screw Products Inc 2001 Center Street Tacoma, WA 98409-7895	C		BUSINESS ACCOUNT				899.44	
Account No. Team 4 Engineering 5819 NE Minder Road Poulsbo, WA 98370			BUSINESS ACCOUNT				4,036.54	
Account No. xx-x4720 Twiss Analytical, Inc P.O. Box 2339 Poulsbo, WA 98370	C		BUSINESS ACCOUNT				1,090.00	
Sheet no. <u>9</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	9,901.63

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xx0808 WA State Dept of Ecology P.O. Box 47611 Olympia, WA 98504-7611		C	BUSINESS ACCOUNT				329.13
Account No. Williams Oil Filter Service P.O. Box 2155 Tacoma, WA 98401-2155		C	BUSINESS ACCOUNT				572.00
Account No.							
Account No.							
Account No.							

Sheet no. 10 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

901.13

Total
(Report on Summary of Schedules)

129,875.14

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

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.
GE Capital P.O. Box 3083 Cedar Rapids, IA 52406-3083	Lease on 1 yd & 10 yd buckets - expires in April 2013
John Deere Credit P.O. Box 650215 Dallas, TX 75265-0215	Lease on morbard, grinder, horizontal - lease expires Sept 2013
Stearns Bank P.O. Box 750 Albany, MN 56307-0750	Lease on Rotomix; Wants to continue, debtors interest is \$40,000.00 Current amount due is \$4227.06, 29 months left until lease expires
TCF Finance P.O. Box 77077 Minneapolis, MN 55480-7777	Lease on Terex Screening Plant; Wants to continue, debtors interest is \$60,000.00. 36 months until lease expires
Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	Contract #002-0506859-701 on Volvo Loader. lease ends in 38.2 months
Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	Contract #002-0506859-702 on End Dump Trailer Lease expires in November 2012

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_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Ronald Frank Phillips,
Gloria Jean Phillips**

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
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_____ continuation sheets attached to Schedule of Codebtors

In re **Ronald Frank Phillips**
Gloria Jean Phillips

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Owner	
Name of Employer	EMU Composting & Topsoil - self	Retired
How long employed	Summer 1999 - present	
Address of Employer	22244 Port Gamble Rd Poulsbo, WA 98370	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>394.68</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>394.68</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>-394.68</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>71,000.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>800.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): SSI	\$ <u>2,017.00</u>	\$ <u>1,159.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>625.60</u>	\$ <u>799.90</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>74,442.60</u>	\$ <u>1,958.90</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>74,442.60</u>	\$ <u>1,564.22</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>76,006.82</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:

Increase in social security income for both debtors in January 2013. Rental is currently vacant, but will have tenant by 11/1/12 with rent at \$800 per month

Ronald Frank Phillips

In re Gloria Jean Phillips

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. Complete a separate schedule of expenditures labeled "Spouse."

Table with 3 columns: Description, Yes/No checkboxes, and Amount. Rows include: 1. Rent or home mortgage payment (\$2,088.00), 2. Utilities (Electricity, Water, Telephone, Other), 3. Home maintenance, 4. Food, 5. Clothing, 6. Laundry, 7. Medical, 8. Transportation, 9. Recreation, 10. Charitable, 11. Insurance, 12. Taxes (Real estate taxes: \$185.10), 13. Installment payments (Auto: \$197.00, Other: \$29,453.41), 14. Alimony, 15. Support for dependents, 16. Business expenses (\$68,375.43), 17. Other (\$390.00), 18. AVERAGE MONTHLY EXPENSES (\$102,828.94), 19. Decrease: only two more payments due to Wells Fargo... (refinance equipment, may reduce monthly payments to BOA, etc.), 20. STATEMENT OF MONTHLY NET INCOME (Average monthly income: \$76,006.82, Average monthly expenses: \$102,828.94, Monthly net income: -\$26,822.12).

In re **Ronald Frank Phillips**
Gloria Jean Phillips

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Installment Payments:**

AmericanWest HELOC variable	\$	850.00
Wells Fargo Finance xx701	\$	1,285.69
TCF Finance lease	\$	1,600.45
BOA HELOC	\$	219.31
BOA HELOC - Variable	\$	181.24
AmiercanWest xx5917	\$	5,969.00
John Deere	\$	8,621.97
AmiercanWest xx1635	\$	909.50
Wells Fargo Finance xx702	\$	1,882.87
Evergreen Capital/Colson SBA	\$	4,675.14
GE Capital	\$	1,476.13
Stearns Bank	\$	1,782.11
Total Other Installment Payments	\$	29,453.41

Other Expenditures:

Alcohol	\$	30.00
Haircuts, nails, etc	\$	60.00
Pet food, vet	\$	300.00
Total Other Expenditures	\$	390.00

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

In re **Ronald Frank Phillips
Gloria Jean Phillips**

Debtor(s)

Case No. _____

Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 26, 2012

Signature /s/ Ronald Frank Phillips
Ronald Frank Phillips
Debtor

Date October 26, 2012

Signature /s/ Gloria Jean Phillips
Gloria Jean Phillips
Joint Debtor

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

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

In re **Ronald Frank Phillips
Gloria Jean Phillips**

Debtor(s)

Case No.

Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2012--Husband: EMU Composting & Topsoil - self Expenses exceeding income (-\$5,901.51)
\$149.28	2012--Wife: FHTM Marketing Sales
\$46,571.00	2011--Husband: EMU Composting & Topsoil - self (incurred loss of -\$13,6013); Both: EMU Produtction - Farm Income; Capital Gains; Rental Income
\$3,611.00	2010--Husband: EMU Composting & Topsoil - self (incurred loss of -\$181,762); Both: EMU Produtction - Farm Income; Capital Gains; Rental Income

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
\$26,400.00	2012--Husband: SSI; Retirement
\$19,590.00	2012--Wife: SSI; Retirement
\$58,255.00	2011--Husband & Wife: SSI; Retirement/Pension; Taxable Interest; Ordinary Dividends
\$318,276.00	2010--Husband & Wife: SSI; Retirement/Pension; Taxable Interest; IRA Distribution

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *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 credit 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 OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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 \$5,850*. 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank of America P.O. Box 982238 El Paso, TX 79998	10.5.2012; 8.31.2012; 8.6.2012; 6.30.2012	\$575.00	\$30,684.95
AmericanWest Bank 18960 Hwy 305 N Poulsbo, WA 98370	9.7.2012	\$11,938.72	\$0.00
Americanwest Bank 201 E Center St Provo, UT 84606	Within the past 90 days	\$909.50	\$84,000.00
Americanwest Bank 201 E Center St Provo, UT 84606	Within the past 90 days	\$4,176.00	\$85,245.00
AmericanWest Bank 201 E Center St Provo, UT 84606	Within the past 90 days	\$1,700.00	\$153,971.00

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Evergreen Business Capital Colson Services 101 Barclay St, 8th Floor E New York, NY 10286	Sept 2012	\$4,675.14	\$683,300.00
GE Capital P.O. Box 3083 Cedar Rapids, IA 52406-3083	Within the past 90 days	\$1,476.13	\$10,332.91
Stearns Bank P.O. Box 750 Albany, MN 56307-0750	10.3.2012	\$2,138.53	\$51,681.19
Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	Sept 2012	\$1,285.69	\$2,747.38
Wells Fargo Equipment Finance 733 Marquette Ave Suite 700 Minneapolis, MN 55402	10.12.2012	\$1,882.87	\$71,959.78
TCF Finance P.O. Box 77077 Minneapolis, MN 55480-7777	9.4.2012	\$1,680.47	\$57,616.20
John Deere Credit P.O. Box 650215 Dallas, TX 75265-0215	10.15.2012	\$13,279.91	\$106,726.55
PowerPlan P.O. Box 5328 Madison, WI 53705-0328	Within the past 90 days	\$3,046.52	\$9,706.55
Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346	10.15.2012	\$2,064.81	\$0.00
Arness Inc 22777 Indianola Road NE Poulsbo, WA 98370	10.10.2012	\$3,363.00	\$0.00
Hard Rock Inc P.O. Box 814 Poulsbo, WA 98370	10.17.2012	\$1,300.00	\$0.00
Nordic Industrial Repair Brad Halvorson 22509 Spytree NE Poulsbo, WA 98370	10.12.2012	\$477.84	\$0.00
Port Orchard Sand & Gravel Co P.O. Box 130 Auburn, WA 98071-0130	10.10.2012	\$7,486.93	\$1,000.00
Shine Quarry, Inc. 9861 Hwy 104 Port Ludlow, WA 98365	10.10.2012	\$1,819.39	\$0.00
Dept. of Licensing Fin. Responsibility Div. Highways-Licenses Bldg. Olympia, WA 98504	October 2012 (approx)	\$2,573.00	\$0.00

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

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
AmericanWest Bank, successor in interest to Viking Bank vs. EMU Compost & Topsoil, a Washington sole proprietorship owned and operated by Ronald F Phillips and adult individual, and Gloria J Phillips, an adult individual	Civil	Kitsap County Superior Court	Pending

- 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
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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
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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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- 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
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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	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Various Schools	EMU Composting & Topsoil donates	Varies	Donates compost, value under \$100 each time

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

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	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of David Carl Hill 2472 Bethel Road SE Suite A Port Orchard, WA 98366	7.18.2012; 9.6.2012; 9.26.2012; 10.22.2012; 10.26.2012	\$10,000.00 attorney fees; \$1126.00 filing fee, costs \$50.00 credit report

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
Prudential none	10/22/12	IRA withdrawn in the approximte amount of \$3500. Funds used as down payment on asphalt work to satisfy Health Dept requirement
Jeff West potential pruchaser	10/12	\$10,000 paid to retrieve 48 ft. Inco walking trailer and 98 Mack Truck. West "purchased the equipment for \$10,000 as part of overall purchase. The overall purchase has been withdrawn and West returned the equipment in exchange for the \$10,000.

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

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

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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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
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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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
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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:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
Emu Composting & Topsoil 7890 NE Ecology Rd Kingston, WA 98346	Dept of Ecology/Marietta Sharp 3190 160th Ave SE Bellevue, WA 98008-5452	5.28.2012	Bio solids Class B compost
Emu Composting & Topsoil 7890 NE Ecology Rd Kingston, WA 98346	Kitsap Health Dept/Jan Brower 345 6th Street Suite 300 Bremerton, WA 98337-1866		Bio solids Class B compost
Emu Composting & Topsoil 7890 NE Ecology Rd Kingston, WA 98346	Puget Sound Clean Air Agency 1904 Third Avenue Suite 105 Seattle, WA 98101-3317		

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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
Dept of Ecology/Marietta Sharp 3190 160th Ave SE Bellevue, WA 98008-5452	9187	Notice of Correction dated 5.28.2012
Kitsap Health Dept/Jan Brower 345 6th Street Suite 300 Bremerton, WA 98337-1866	9187	On - going corrections; has made debtors lose 2 contracts which has contributed to \$15,000.00 loss. 1) Central Kitsap Waster Water Dept 2) City of Bainbridge Island of Waste Water

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.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
EMU Composting	91-1989474	7890 & 7990 NE Ecology Rd Kingston, WA 98346	Compost Manufacturer/recycling facility & resale	March 2008 - present
EMU Topsoil	91-1989474	22244 Port Gamble Rd Poulsbo, WA 98370	Recycling facility & resale	Summer 1999 - present

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.

NAME	ADDRESS
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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.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Frank Hoyle P.O. Box 151 Kingston, WA 98346	1971 - present
Duane Anderson 261 Mergeret St Port Ludlow, WA 98365	2010 - 2011

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
Frank Hoyle	P.O. Box 151 Kingston, WA 98346	1971 - present

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Frank Hoyle	P.O. Box 151 Kingston, WA 98346

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
Viking Bank n.k.a. AmericanWest Bank Hwy 305 N Poulsbo, WA 98370	January 2012

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)
January (conducts annually)	Frank Hoyle/Ronald Phillips	unknown
January (conducts annually)	Duane Anderson	unknown

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

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
January (conducts annually)	Diane Smith 7890 NE Ecology Rd Kingston, WA 98346
January (conducts annually)	Duane Anderson 261 Mergeret St Port Ludlow, WA 98365

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
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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	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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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
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- 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
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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
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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)
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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)
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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 October 26, 2012

Signature /s/ Ronald Frank Phillips
Ronald Frank Phillips
Debtor

Date October 26, 2012

Signature /s/ Gloria Jean Phillips
Gloria Jean Phillips
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 at Seattle**

In re Ronald Frank Phillips
Gloria Jean Phillips

Debtor(s)

Case No. _____

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>10,000.00</u>
Prior to the filing of this statement I have received	\$	<u>10,000.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ 1,046.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods; relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 26, 2012

/s/ David Carl Hill

**David Carl Hill 9560
Law Office of David Carl Hill
2472 Bethel Road SE Suite A
Port Orchard, WA 98366
(360) 876-5015 Fax: (360) 895-1491
bankruptcy@hilllaw.com**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments 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.

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.

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, \$46 administrative fee: Total fee \$1046)

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, \$46 administrative fee: Total fee \$246)

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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

In re Ronald Frank Phillips
Gloria Jean Phillips

Debtor(s)

Case No. _____

Chapter 11

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

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Ronald Frank Phillips
Gloria Jean Phillips**

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Ronald Frank Phillips

Signature of Debtor

October 26, 2012

Date

X /s/ Gloria Jean Phillips

Signature of Joint Debtor (if any)

October 26, 2012

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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

In re Ronald Frank Phillips
Gloria Jean Phillips

Debtor(s)

Case No. _____
Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 26, 2012

/s/ Ronald Frank Phillips

Ronald Frank Phillips

Signature of Debtor

Date: October 26, 2012

/s/ Gloria Jean Phillips

Gloria Jean Phillips

Signature of Debtor

Date: October 26, 2012

/s/ David Carl Hill

Signature of Attorney

David Carl Hill 9560

Law Office of David Carl Hill

2472 Bethel Road SE Suite A

Port Orchard, WA 98366

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

Ace Paving Company
P.O. Box 4520
Bremerton, WA 98312

All Battery Sales & Service
727 - 134th Street SW
Everett, WA 98204-6305

AmericanWest Bank
201 E Center St
Provo, UT 84606

AmericanWest Bank
18960 Hwy 305 N
Poulsbo, WA 98370

Apache County Treasurer
P.O. Box 699
Saint Johns, AZ 85936

Ball Janik LLP
818 Stewart Street
Suite 1110
Seattle, WA 98101

Bank of America
P.O. Box 982238
El Paso, TX 79998

Bank of America, NA
Bankruptcy Dept.
Mail Stop: CA6-919-01-23
400 National Way
Simi Valley, CA 93065

Barclays Bank Delaware
125 South West Street
Wilmington, DE 19801

Belfair Hose & Hydraulic
P.O. Box 2877
Poulsbo, WA 98370

Berry
P.O. Box 6000
Dayton, OH 45401-6000

Blue Sky Printing
P.O. Box 242
Poulsbo, WA 98370

Brady Trucking
922 E Johns Prairie Road
Shelton, WA 98584

Capital One
c/o TSYS Debt Mgmt
P.O. Box 5155
Norcross, GA 30091

Chase Auto Finance
AZ1-1191
201 N Central Avenue
Phoenix, AZ 85006

Citibank Usa
Centralized BK Dept
P.O. Box 20507
Kansas City, MO 64195

Clyde West
Seattle Branch
8207 S 216th Street
Kent, WA 98032-1935

Dept of Ecology/Marietta Sharp
3190 160th Ave SE
Bellevue, WA 98008-5452

Dept of Labor & Industries
Collections Unit
P.O. Box 44170
Olympia, WA 98504-4170

Dept of Revenue
Bankruptcy/Claims Unit
2101 4th Ave. #1400
Seattle, WA 98121-2300

Discover Financial Svcs LLC
P.O. Box 8003
Hilliard, OH 43026-8003

DSC, Inc
P.O. Box 2640
Poulsbo, WA 98370

Employment Security Dept
Insolvency Unit
P.O. Box 9046
Olympia, WA 98507-9046

Enumclaw Insurance Group
1460 Wells Street
Enumclaw, WA 98022

Evergreen Business Capital
Colson Services
101 Barclay St, 8th Floor E
New York, NY 10286

Frank Hoyle
P.O. Box 151
Kingston, WA 98346

GE Capital
P.O. Box 3083
Cedar Rapids, IA 52406-3083

H.D. Fowler Co
P.O. Box 160
Bellevue, WA 98009-0160

Henery Hardware
P.O. Box 539
Kingston, WA 98346

Home Depot Credit Services
P.O. Box 653000
Dallas, TX 75265-3000

Internal Revenue Service
Centralized Insolvency Ops.
PO Box 7346
Philadelphia, PA 19101-7346

John Deere Credit
P.O. Box 650215
Dallas, TX 75265-0215

Kenworth Northwest
Kenworth Alaska
P.O. Box 98967
Seattle, WA 98198

Kitsap County District Court
614 Division Street, MS-25
Port Orchard, WA 98366

Kitsap County Treasurer
614 Division St., MS 32
Port Orchard, WA 98366-4680

Kitsap Credit Union
P.O. Box 990
Bremerton, WA 98337-0215

Les Schwab
P O Box 5350
Bend, OR 97700-5350

McCloskey International Lmt
1 McCloskey Road
PR 7
Peterborough ON K9J6X8

NC Power Systems
P.O. Box 58201
Seattle, WA 98138-1201

Northern Asphalt
Kingston, WA

Office of Attorney General
Bankruptcy & Collections Unit
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188

Olympic Printer Resources Inc
26127 Calvary Lane NE
Suite 200
Kingston, WA 98346-8485

Pacific Rock & Recycling
12779 Feters Lane SE
Olalla, WA 98359

Pacific Welding Supplies LLC
P.O. Box 111240
Tacoma, WA 98411-1240

Pettit Oil Company
Lakewood Corporate Ctr
10903 South Tacoma Way
Suite 100
Lakewood, WA 98499

Port Orchard Sand & Gravel Co
P.O. Box 130
Auburn, WA 98071-0130

PowerPlan
P.O. Box 5328
Madison, WI 53705-0328

Premier Rentals
2618 SE Mile Hill Drive
Port Orchard, WA 98366

Puget Sound Clean Air Agency
1904 Third Avenue
Suite 105
Seattle, WA 98101-3317

Puget Sound Energy
BOT-01H
P.O. Box 91269
Bellevue, WA 98009-9269

Randy Kan
P.O. Box 152
Kingston, WA 98346

Roto-Mix LLC
P.O. Box 1724
Dodge City, KS 67801

Sageser Sand & Gravel, LLC
P.O. Box 250
Port Gamble, WA 98364

SC Fuels
2406 Port of Tacoma Road
Tacoma, WA 98421

Sears Bankruptcy Recovery
Citibank USA Sears
P.O. Box 20363
Kansas City, MO 64195

Stearns Bank
P.O. Box 750
Albany, MN 56307-0750

Superior Systems
13576 Bayview Edison Road
Mount Vernon, WA 98273

Tacoma Screw Products Inc
2001 Center Street
Tacoma, WA 98409-7895

TCF Finance
P.O. Box 77077
Minneapolis, MN 55480-7777

Team 4 Engineering
5819 NE Minder Road
Poulsbo, WA 98370

Twiss Analytical, Inc
P.O. Box 2339
Poulsbo, WA 98370

WA State Dept of Ecology
P.O. Box 47611
Olympia, WA 98504-7611

Wells Fargo Equipment Finance
733 Marquette Ave
Suite 700
Minneapolis, MN 55402

Williams Oil Filter Service
P.O. Box 2155
Tacoma, WA 98401-2155