

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Larson, Derek M.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Coldwell Banker - Larson Realty</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2040</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>1151 S. 4th Avenue P O Box 108 Park Falls, WI</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>54552</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Price</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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 type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (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.	<b>Chapter 11 Debtors</b> Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input 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 \$2,190,000.  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.

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

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

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

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Larson, Derek M.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ James T. Runyon</b> <span style="float: right;"><b>April 28, 2009</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>James T. Runyon</b></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):  
**Larson, Derek M.**

**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/ Derek M. Larson**  
Signature of Debtor **Derek M. Larson**

**X**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)  
**April 28, 2009**  
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/ James T. Runyon**  
Signature of Attorney for Debtor(s)

**James T. Runyon 1017473**  
Printed Name of Attorney for Debtor(s)

**RUNYON LAW OFFICES, LLC.**  
Firm Name  
**1414 North Fourth Street**  
**P. O. Box 519**  
**Tomahawk, WI 54487**

Address

**Email: runyonlawoffices@verizon.net**  
**(715) 453-5387 Fax: (715) 453-5355**

Telephone Number

**April 28, 2009**  
Date

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

**Signature of 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 Wisconsin

In re Derek M. Larson

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 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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

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.]*

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

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/ Derek M. Larson  
Derek M. Larson

Date:  April 28, 2009

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

In re **Derek M. Larson**

Debtor(s)

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

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Assured Publishing, Ltd. 1400 North 4th Street Tomahawk, WI 54487</b>	<b>Assured Publishing, Ltd. 1400 North 4th Street Tomahawk, WI 54487</b>	<b>Money Judgment Civil Suit</b>		<b>44,644.50</b>
<b>Bauernfeind Business Technologies, Inc. P O Box 545 Marshfield, WI 54449</b>	<b>Bauernfeind Business Technologies, Inc. P O Box 545 Marshfield, WI 54449</b>	<b>Copier Lease 4IZBZZ1 BBT 48 month Lease (\$7562.88) and 4CKBZ1 Konika Copier Annual Lease (\$557.04)</b>		<b>8,119.32</b>
<b>Capital One Bank (USA), N.A. P O Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Capital One Bank (USA), N.A. P O Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Misc. Credit Card Debt</b>		<b>3,229.36</b>
<b>Capital One Bank USA NA P O Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Capital One Bank USA NA P O Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Misc. Credit Card Debt</b>		<b>3,214.63</b>
<b>Citgo Credit Card Center P O Box 6401 Sioux Falls, SD 57117</b>	<b>Citgo Credit Card Center P O Box 6401 Sioux Falls, SD 57117</b>	<b>Gas Credit Card</b>		<b>2,348.56</b>
<b>Coldwell Banker Real Estate, LLC. Real Estate Financial Services 1 Campus Drive 1C Parsippany, NJ 07054</b>	<b>Coldwell Banker Real Estate, LLC. Real Estate Financial Services 1 Campus Drive 1C Parsippany, NJ 07054</b>	<b>Outstanding balances due and owing - Realogy Corporation</b>		<b>75,045.71</b>
<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Unpaid taxes</b>		<b>6,312.16</b>
<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Taxes</b>		<b>1,860.20</b>
<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039</b>	<b>Federal Employment Tax</b>		<b>5,721.40</b>

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>
Department of the Treasury Internal Revenue Service ACS Support P O Box 145566 Cincinnati, OH 45250-5566	Department of the Treasury Internal Revenue Service ACS Support Cincinnati, OH 45250-5566	Unpaid Taxes		4,147.03
Dept. of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Dept. of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Federal Income Tax Due		22,802.00
Dept. of the Treasury Internal Revenue Service Ogden, UT 84201-0029	Dept. of the Treasury Internal Revenue Service Ogden, UT 84201-0029	Federal Tax Lien for 1040 for year 2006 that has been put on all of debtor's properties in Price County		20,710.18
Elaine Vanderslice N4509 Kolba Ave. Mauston, WI 53948	Elaine Vanderslice N4509 Kolba Ave. Mauston, WI 53948	Complaint filed with ERD, Case No. CR2007035021, CR2007036587 and EEOC Case No. 26G200800046C with State of Wisconsin, Dept. of Workforce		24,250.00
HSBC Card Services P O Box 81622 Salinas, CA 93912-1622	HSBC Card Services P O Box 81622 Salinas, CA 93912-1622	Misc. Credit Card Debt		3,248.33
Lakeshore Dreams.com 12903 Main St., Ste. 203 Rogers, MN 55374	Lakeshore Dreams.com 12903 Main St., Ste. 203 Rogers, MN 55374	Advertising Website		8,073.84
Mid Wisconsin Bank 864 N. Lake Ave. Park Falls, WI 54552	Mid Wisconsin Bank 864 N. Lake Ave. Park Falls, WI 54552	Hurley, WI Real Estate Office with 3 residential rental units - 301 2nd Ave., South (Hwy 51), Hurley, WI 54534: SEE ATTACHED LEGAL DESCRIPTION. WD		278,244.05  (179,678.00 secured)

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>
<b>Mid Wisconsin Bank 864 N. Lake Ave. Phillips, WI 54555</b>	<b>Mid Wisconsin Bank 864 N. Lake Ave. Phillips, WI 54555</b>	<b>Whitecap Development Acreage, E22A Lakefront (Mountainside), Weber Lake R., Upson, WI 54565 - Parcel No. 0020329-0100, 33.9 acres, EFMV \$19957.00 and</b>		<b>119,701.13  (51,889.00 secured)</b>
<b>Park Falls Herald P O Box 410 Park Falls, WI 54552</b>	<b>Park Falls Herald P O Box 410 Park Falls, WI 54552</b>	<b>Newspaper Advertising</b>		<b>5,047.73</b>
<b>State of Wisconsin Department of Revenue P.O. Box 268 Madison, WI 53790-0001</b>	<b>State of Wisconsin Department of Revenue P.O. Box 268 Madison, WI 53790-0001</b>	<b>Wisconsin Tax Return Amount Due</b>		<b>4,247.00</b>
<b>The Berry Company P.O. Box 710298 Cincinnati, OH 45201</b>	<b>The Berry Company P.O. Box 710298 Cincinnati, OH 45201</b>	<b>Telephone Directory Advertising</b>		<b>1,971.21</b>

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

I, **Derek M. Larson**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date April 28, 2009Signature /s/ Derek M. Larson**Derek M. Larson**

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 Wisconsin**

In re **Derek M. Larson**,  
 Debtor

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	<b>Yes</b>	<b>7</b>	<b>1,407,193.00</b>		
B - Personal Property	<b>Yes</b>	<b>18</b>	<b>1,703,125.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>1,176,194.78</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>65,799.97</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>4</b>		<b>182,032.40</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>16,007.50</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>39,984.70</b>
Total Number of Sheets of ALL Schedules		<b>42</b>			
			<b>Total Assets</b>	<b>3,110,318.00</b>	
			<b>Total Liabilities</b>	<b>1,424,027.15</b>	

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

In re **Derek M. Larson**,  
Debtor

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)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>65,799.97</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>65,799.97</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>16,007.50</b>
Average Expenses (from Schedule J, Line 18)	<b>39,984.70</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>16,007.50</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>166,378.18</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>65,799.97</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>182,032.40</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>348,410.58</b>

In re Derek M. Larson

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

Debtor

**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
<p><b>HOMESTEAD: N16628 Co. Rd. B, Butternut, WI 54514. A parcel of land located in Government Lot Five (5), Section Five (5), Township Forty (40) North, Range One (1) West, described as follows: Beginning at a point 527 feet South of the Northwest corner of said Lot Five (5); thence East parallel with the North line of said Lot Five (5), as heretofore established and occupied, to the water's edge of Butternut Lake; thence along said water's edge to the Southeast corner of said Lot Five (5); thence West on the South line thereof to the Southwest corner of said Lot Five (5); thence North on the West line thereof to the Place of Beginning. WD rec. 9-11-01, Vol. 460, Pg. 658 as Doc. #: 307516, Price Co. Reg. of Deeds, WI; Mortgage rec. 6-29-04 as Doc. #: 325698, Price Co. Reg of Deeds, WI; Mortgage rec. 5-27-08 as Doc. #: 345628, Price Co. Reg. of Deeds, WI. 2nd Mortgage rec. 7-15-04 as Doc. #: 325929, Price Co. Reg. of Deeds, WI.</b></p>	Fee simple	-	501,500.00	396,415.26
<p>Hurley, WI Real Estate Office with 3 residential rental units - 301 2nd Ave., South (Hwy 51), Hurley, WI 54534: SEE ATTACHED LEGAL DESCRIPTION. WD rec. 9-28-06 as Doc. #: 140389, Iron Co. Reg. of Deeds, WI; Mortgage rec. 9-28-06 as Doc. #: 140390, Iron Co. Reg. of Deeds. Estimated fair market value on the office and rental units is \$107441. Plus, the Hurley Real Estate Office has Additional Land with a 2008 Real Estate Tax Bill estimated fair market value of \$9144; 2-A Frame Residential Rentals with a 2008 Real Estate Tax Bill estimated fair market value of \$37033; and the Hurley rental house 2008 tax bill estimated fair market value of \$26060.</p>	Fee simple	-	179,678.00	278,244.05
Sub-Total >			<b>681,178.00</b>	(Total of this page)

3 continuation sheets attached to the Schedule of Real Property

In re Derek M. Larson

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

Debtor

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

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
Mercer Real Estate Office - 5226 N. Hwy 51, Mercer, WI. The West 25 feet of Lot Twenty (20), Block Three (3), Plat of the Village of Mercer, according to the recorded Plat thereof. Together with a sidewalk right of way easement on the West 1 foot of the East 25 feet of said Lot 20. Land Contract with Cletus H. Schey, 7721 Almor Drive, Verona, WI 53593, rec. 12-10-2008 as Doc. #: 145490, Iron Co. Reg. of Deeds, WI.	Fee simple	-	82,930.00	59,377.97
Park Falls Real Estate Office with additional rental bldg. - 1151 S. 4th Ave., Park Falls, WI. All of Lot Three (3) and the North one-half (N 1/2) of Lot Four (4), Block Two (2), Southgate Addition to the City of Park Falls, County of Price, State of Wisconsin. AND A parcel of land in the Northeast Quarter of the Northeast Quarter (Ne 1/4 - NE 1/4) of Section Twenty-Six (26), Township Forty (40) North, Range One (1) West, Lots Three (3) and Four (4) of Block Two (2) of the Southgate Addition Subdivision, City of Park Falls, described as follows: A strip of land 10 feet in width and 150 feet long lying Easterly and immediately adjacent to a line 50 feet Easterly of and parallel to the centerline of S.T.H. 12 as laid out and traveled May 1, 1992. Said strip running from the North line of Lot Three (3), Block Two (2), Southerly through said Lot Three (3) and the North one-half (N 1/2) of Lot Four (4), Block Two (2), all being part of the Southgate Addition Subdivision in the City of Park Falls. SEE CONTINUED LEGAL DESCRIPTION. WD rec. 9-10-99, Vol. 426, Pg. 411, as doc. #: 297158, Price Co. Reg. of Deeds, WI; Mortgage rec. 9-10-99, Vol. 426, Pg. 413, as Doc. #: 297160, Price Co. Reg. of Deeds, WI.	Fee simple	-	298,600.00	176,781.80
Phillips Real Estate Office - 188 N. Lake Ave., Phillips, WI. The North One-half of Lot Two (2), Block Three (3) of the original plat of the Village, now City, of Phillips. WD rec. 1-27-03, Vol. 500, Pg. 41, as Doc. #: 316528, Price Co. Reg. of Deeds, WI; Mortgage rec. 1-27-03, Vol. 500, Pg. 43-44, as Doc. #: 316529, Price Co. Reg. of Deeds, WI.	Fee simple	-	70,700.00	64,979.89
Sub-Total >			<b>452,230.00</b>	(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Real Property

In re Derek M. Larson

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

Debtor

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

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
Mercer Commercial Lot: Hwy 51 (between Marshfield Clinic and Great Northern Motel), Mercer, WI. Located in the Town of Mercer, Lot 1, Certified Survey Map No. 415, as Recorded in Volume 3 of Certified Survey Map pages 258-9, being part of the Southwest 1/4 Northwest 1/4 Section 31, Township 43 North, Range 4 East and Government Lot 10, Section 36, Township 43 North, Range 3 East. WD rec. 6-14-02, Vol. 246, Pg. 783-784, as Doc. #: 127018, Iron Co. Reg. of Deeds, WI; Mortgage rec. 6-19-06 as Doc. #: 139616, Iron Co. Reg. of Deeds, WI.	Fee simple	-	72,745.00	40,175.00
Whitecap Development Acreage, E22A Lakefront (Mountainside), Weber Lake R., Upson, WI 54565 - Parcel No. 0020329-0100, 33.9 acres, EFMV \$19957.00 and Parcel No. 0020334-0000 3.6 acres, EFMV \$31,932. Parcel "A" asnd Parcel "B" as more fully described on Attachment "A" hereto. Together with the right of ingress and egress over and across Weber Lake Road being a 66' wide road (to the extent that such road has not previously been dedicated as a public road) for the purpose of providing ingress and egress to Parcel "A" and Parcel "B". This Deed is given in satisfaction of a land contract recorded on December 14, 2004, as Doc. No. 135488. WD rec. 8-2-05 as Doc. #: 137170, Iron Co. Reg. of Deeds, WI; Mortgage rec. 8-8-05 as Doc. #: 137218, Iron Co. Reg. of Deeds, WI.	Fee simple	-	51,889.00	119,701.13
40 acres Ashland Co. - Town of Agenda, WI. No Address. The Southeast Quarter of the Southeast Quarter (SE 1/4 SE 1/4), Section Sixteen (16) Township Forty-one (41) North, range One (1) East. Exception to warranties: Subject to applicable building, zoning, sanitary code and subdivision control ordinaces and shoreline zoning ordinances; 2. Subject to easements, exceptions, reservations and restrictions of record, if any; and 3. Subject to flood plain zoning ordinances, if any. WD rec. 1-19-07, Vol. 636, Pg. 205 as Doc. #: 305497, Ashland Co. Reg. of Deeds, WI. No mortgage.	Fee simple	-	44,400.00	0.00

Sub-Total > **169,034.00** (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Real Property

In re Derek M. Larson

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

Debtor

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

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
Parent's House: 540 E. Pearl St. Seymour, WI 54165. Parcel No. 340 062200. One-Fifth Interest - shared equally with Debtor, Brad Larson, Rick Larson, Dara Larson and Stacy Larson-Stains. A tract of land commencing at a point 33 feet South and 300 feet East of the Northwest Corner of the NE 1/4 of the NW 1/4 of Section 33, Township 24 North, Range 18 East; running thence South 189 feet; thence East 60 feet; thence North 189 feet; thence West 60 feet to the place of beginning, being a part of Lot 1, Block "F", in the City of Seymour, Outagamie County, Wisconsin. WD rec. 11-4-03 as Doc. #: 1585539, Outagamie Co. Reg. of Deeds. Mortgage rec. 11-4-03 as Doc. #: 1585540, Outagamie Co. Reg. of Deeds, WI.	Fee simple	-	<b>102,251.00</b>	<b>40,519.68</b>
Vacant Lot - Co-Owner with Carmelita R. Larson - Hwy 13, Park Falls, WI 54552: A part of the Southeast Quarter of the Northwest Quarter of Section Thirty-six, Township Forty North, Rane One West, commencing at the Southeast Corner of the said SE-NW, at a stake; thence East along the South Line of the SW-NE of said Section 36, 158.3 feet to the South line of State Trunk Highway No. 13 as now located; thence Northwesterly along said highway approximately 373.5 feet to the point of beginning; thence continue Northwesterly along said highway 100 feet; thence Southwesterly at right angle to said highway 200 feet; thence Southeasterly 100 feet to a point; thence Northerly on a line parallel to the Northwest line of this parcel 200 feet to the point of beginning. Also known as Lot 2 of a survey done by Al Koshak. WD rec. 6-29-78, Vol. 220, Pg. 594 as Doc. #: 213023.	Fee simple	-	<b>2,500.00</b>	<b>0.00</b>

Sub-Total > **104,751.00** (Total of this page)

Total > **1,407,193.00**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Real Property

# Hurley Real Estate Office with 3 Residential Rental Units - Legal Description 301 2nd Ave. South (Hays) Hurley, WI 54534

City of Hurley, County of Iron, State of Wisconsin:

A parcel of land located in Lots One (1), Two (2) and Three (3), Block Three (3) of Northern Chief Iron Company's 5th Addition AND Government Lots Four (4) and Five (5), Section Twenty-four (24), Township Forty-six North, Range Two East (T46N, R2E), described as follows: Commencing at the intersection of Iron Street and Second Avenue (US Highway 51); thence Easterly along the centerline of Iron Street, 33 feet; thence Southerly along the Easterly right-of-way line of Second Avenue, 33 feet, the POINT OF BEGINNING; thence Easterly along the Southerly right-of-way line of Iron Street, 219.24 feet; thence Southerly, parallel to the East line of Lot 1, Block 3 of said Northern Chief Iron Company's 5th Addition, 140 feet; thence Southerly 770.39 feet, more or less, to the North boundary line of St. Mary's Cemetery and to a point which is 267.64 feet Easterly of the East right-of-way line of US Highway 51; thence Westerly along the North boundary line of St. Mary's Cemetery to the Easterly right-of-way line of US Highway 51, 267.64 feet; thence Northerly along the Easterly right-of-way line of US Highway 51, 775.87 feet, more or less, to the division line of said Government Lots 4 and 5; thence Westerly along said division line of said Government Lots 4 and 5, 67.74 feet, more or less, to the Easterly right-of-way line of Second Avenue (being 33 feet East of the centerline of said Second Avenue); thence Northerly along the Easterly right-of-way line of Second Avenue, 152.93 feet, more or less, to the POINT OF BEGINNING.

AND

That part of Government Lot Four (4), Section Twenty-four (24), Township Forty-six North, Range Two East (T46N, R2E), described as follows: Commencing at the intersection of Iron Street and Second Avenue (US Highway 51); thence Southerly along the centerline of Second Avenue, 33 feet; thence Easterly along the South right-of-way line of Iron Street 252.24 feet to the POINT OF BEGINNING; thence Southerly along a line parallel to the East line of Lot 1, Block 3 of said Northern Chief Iron Company's 5th Addition, 140 feet; thence Southerly on a line which intersects the North boundary line of St. Mary's Cemetery at a point which is 267.64 feet Easterly of the East right-of-way line of US Highway 51, to a point which is 160 feet South of the Easterly projection of the South boundary of Block 3 of Northern Chief Iron Company's 5th Addition to the City of Hurley; thence Easterly along a line parallel to the centerline of said Iron Street to a point 66 feet West of the Westerly boundary of the Chicago and North Western Railway right-of-way; thence Northerly along a line 66 feet distant and parallel to said right-of-way to the South boundary line of Iron Street, 301 feet, more or less; thence Westerly along the South boundary line of Iron Street 375 feet more or less, to the POINT OF BEGINNING.

EXCEPTING THEREFROM that part of Government Lot Five (5), Section Twenty-four (24), Township Forty-six North, Range Two East (T46N, R2E), more particularly described as follows: Commencing at the intersection of Iron Street and Second Avenue; thence Easterly along the centerline of Iron Street, 252.24 feet; thence Southerly to the South right-of-way line of Iron Street, 33 feet; thence Southerly on a line parallel to the East line of Lot One (1), Block Three (3), Northern Chief Iron Company's 5th Addition to the City of Hurley, 140 feet; thence Southerly on a line which intersects the North boundary line of St. Mary's Cemetery at a point which is 267.64 feet Easterly of the East right-of-way line of US Highway 51 (part of which line is hereinafter referred to as the East boundary line of the parcel herein described), 52.14 feet, which is the POINT OF BEGINNING; thence Westerly on a line which is parallel to the centerline of Iron Street, to the East right-of-way line of US Highway 51, 154.59 feet, more or less; thence Southerly along the Easterly right-of-way line of US Highway 51, 150 feet; thence Easterly, parallel to the centerline of Iron Street to the East boundary line of this parcel, 156.35 feet, more or less; thence Northerly along the said East boundary line of this parcel to the POINT OF BEGINNING, 150 feet, more or less.

AND EXCEPTING THEREFROM that part of Government Lot Five (5), Section Twenty-four (24), Township Forty-six North, Range Two East (T46N, R2E), described as follows: Commencing at the South quarter corner of said Section 24 and run N88°13'00"E, 130.04 feet to the Easterly right-of-way line of US Highway 51; thence along said Easterly right-of-way line, N00°15'40"E, 346.71 feet; thence along the arc of a curve to the right, having a radius of 1136.26 feet, a central angle of 12°44'36" and a chord which bears N06°09'21"E and measures 252.21 feet, 252.73 feet to a 1½" iron pipe; which is the POINT OF BEGINNING; thence continuing along said Easterly right-of-way line, along the arc of a curve to the right having a radius of 1136.26 feet, a central angle of 12°19'32" and a chord which bears N18°41'29"E and measures 243.96 feet, 244.43 feet to a 1" iron pipe; thence N24°48'40"E, 131.70 feet to a 1" iron pipe; thence along the arc of a curve to the left having a radius of 1246.28 feet, a central angle of 10°30'45" and a chord which bears N19°33'17"E and measures 228.35 feet, 228.67 feet to a 1" iron pipe; thence leaving said Easterly right-of-way line, S89°50'25"E, 156.80 feet to a 1" iron pipe; thence N10°01'08"E, 149.52 feet to a 1" iron pipe; thence S89°50'25"E, 436.04 feet to a 1" iron pipe on the Westerly right-of-way of the Chicago & Northwestern Railway; thence along said Westerly right-of-way line, along the arc of a curve to the right having a radius of 3270.59 feet, a central angle of 05°12'16" and a chord which bears S08°47'25"W and measures 296.98 feet, 297.08 feet to a 1½" iron pipe; thence S10°18'37"W, 410.89 feet to a 1½" iron pipe; thence leaving said Westerly right-of-way line, S88°54'10"W, 709.92 feet to the POINT OF BEGINNING.

Park Falls Real Estate office  
1151 S. 4th Ave.  
Park Falls, WI 54558  
with Additional Rental Bldg.

The grantors have contracted with Envirogen, Inc. of 850 Highway 153, Suite F, Mosinee, Wisconsin, 54455 for the removal of three (3) underground storage tanks and associated distribution system and for all site environmental remedial actions required to be undertaken by the grantors with respect to the above-described property so as to bring the property into compliance with applicable local, state, and federal laws. The grantors will be responsible for all payments due Envirogen, Inc. and other contractors providing site remediation work without contribution by grantee. The grantors agree to hold harmless and indemnify the grantee and his successors, assigns, and mortgagees, with regards to all liability and damages resulting from environmental contamination of the subject property existing as of the date of this conveyance. The grantors shall provide to the grantee at least semi-annually reports from Envirogen, Inc. or such other environmental engineering firm that has been engaged to provide remedial action engineering services, confirming site remediation work completed to the day of the report, and a time table for all further site remediation work to be undertaken and completed. The grantee and his successors and assigns will fully cooperate with the grantors and their agents with regards to the conducting of necessary procedures with regards to the environmental remediation of the subject property. The grantors' remediation procedures shall be conducted so that the grantee and patrons of the grantee shall have access to the commercial office building located on the subject property without interruption unless the grantee's advance written agreement to limited access has been obtained by the grantors. At no time shall any contaminated soils be permitted to be stored on the subject premises.

The property conveyed herein shall be subject to a restrictive covenant to the effect that the grantee and his successors and assigns shall not be permitted to utilize the property for a period of time extending to April 1, 2019 for the sale or distribution of petroleum products, car wash operation, or use or occupation as a restaurant or food service establishment. The term "restaurant" shall apply to any type of food service establishment which serves any amount of any of the following products: hamburgers, any other type of ground beef product served in sandwich form, chicken, or pizza. Provided that any food service establishment which offers as the primary method of service, for all meal times, food and drink orders taken by and served by a waiter or waitress at the customer's table is excluded from the term "restaurant". In addition, and not by way of example, the following restaurants operating under the listed trade names, or operating under any successor trade names, are prohibited for the time period specified above: Arby's, Blimpies, Burger Chef, Burger King, Carl's Jr., Cousins, Del Taco, Domino's, El Pollo Loco, Hardee's, In and Out Burgers, Jack-in-the-Box, KFC, Little Caesar's, McDonald's, Mr. Submarine, Nathan's, Numero Uno, Papa John's, Papa John's, Pizza Hut, Popeye's Chicken, Rally's, Tax, Roy Rogers, Shakey's, Sonic, Steak 'n Shake, Subway, Taco Bell, Taco John's, Wendy's, and White Castle.



Whitecap Development Acreage  
" Attachment " A " Hereto "

OWNER'S POLICY

AGENT CASE NO.-WL-22549      POLICY NO. A75-0955087  
DATE OF POLICY-8/3/2005 8:00:00 AM  
AMOUNT OF INSURANCE - \$77,000.00

**SCHEDULE A**

1. Name of insured:  
Derek M. Larson

2. The estate or interest in the land described herein and which is covered by this policy is:  
Fee Simple

3. The estate or interest referred to herein is at Date of Policy of record in the insured.

4. The land herein described is encumbered by the following mortgage or trust deed, and assignments:

The Mortgage from Derek M. Larson to Mid-Wisconsin Bank, dated August 1, 2005, recorded August 8, 2005 as Document No. 137218 in the amount of \$76,923.00.

and the mortgage or trust deeds, if any, shown in Schedule B hereof.

5. The land referred to in the policy is situated in the County of Iron, State of Wisconsin and described as follows:

SEE SCHEDULE A-1 ATTACHED HERETO

  
\_\_\_\_\_  
Authorized officer or agent

In re Derek M. Larson

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

Debtor

**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.		<b>Northwoods Community Credit Union, Hwy 13, Park Falls, WI 54552 Checking Share Draft. Northern State Bank, Butternut, WI Savings Account.</b>	-	<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>SEE ATTACHED - Home and Park Falls, Phillips, Mercer and Hurley Office Inventories</b>	-	<b>50,270.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>SEE ATTACHED - Home and Park Falls, Phillips, Mercer and Hurley Office Inventories</b>	-	<b>22,405.00</b>
6. Wearing apparel.		<b>Men's Wearing Apparel</b>	-	<b>300.00</b>
7. Furs and jewelry.		<b>Men's Misc. Jewelry</b>	-	<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>SEE ATTACHED: Home Inventory (Gun Room)</b>	-	<b>8,250.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance - New York Life face amount \$1,000,000 and Valley Forge face amount \$575,000.00.</b>	-	<b>1,575,000.00</b>
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total >	<b>1,656,425.00</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re Derek M. Larson,  
Debtor

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

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
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.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re Derek M. Larson,  
Debtor

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

**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
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Coldwell Banker Real Estate Corp.</b>	-	<b>Unknown</b>
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Chevrolet Avalanche (VIN No. 3GNEK13T92G167491)</b>	-	<b>2,500.00</b>
26. Boats, motors, and accessories.		<b>1993 20 ft. Sylvan Pontoon Boat and Trailer (Boat Reg. No. WS 6958 GK) (Hull ID No. RSB26641J293)</b>	-	<b>2,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>See Attached Inventories of Phillips, Park Falls, Mercer and Hurley Real Estate Offices</b>	-	<b>38,900.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>2006 Honda ATV 4 Trax (Decal No. 4100594) (Reg. No. AT 5697CE) (Serial No. 1HFTE260464506486)</b>	-	<b>400.00</b>
		<b>1991 Honda ATV 4 Trax (Reg. No. 633652) (Decal No. 633652) (Serial No. 478TE1504MA319326)</b>	-	<b>700.00</b>
			Sub-Total >	<b>44,500.00</b>
			(Total of this page)	

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

In re Derek M. Larson,  
Debtor

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

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>2005 Polaris Snowmobile (Decal No. 2049952) (Reg. No. SN 4003AK) (Serial No. SN1NT5BS55C533005)</b>	-	<b>2,000.00</b>
		<b>Riding Lawnmower (\$100) and Old Towne Canoe (\$100)</b>	-	<b>200.00</b>

Sub-Total >	<b>2,200.00</b>
(Total of this page)	
Total >	<b>1,703,125.00</b>

(Report also on Summary of Schedules)

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

# HOME

## Living Room & Entryway

Mouflon Ram Mount - \$1000  
2 Caribou Shoulder Mounts - \$1200.  
4 Deer Shoulder Mounts - \$1000,  
Antelope Shoulder Mount \$250.  
Red Stag Shoulder Mount - \$700,  
Moose Shoulder Mount - \$800.00 / 4950.00

SONY TV - 100.00  
2 Red Chairs - 60.00  
Couch - 75.00  
Coffee table - 75.00  
Round Oak table - 100.00  
Wall Mirror - 50.00  
FRAMED MOOSEPRINT - 75.00  
FRAMED SHEEP PRINT - 75.00  
MOOSE ANTLER EAGLE CARVING - \$150.00  
CARVED HAT RACK - \$300.00  
Stereos - 50.00  
TV & stereo cabinets \$50.00  
CD COLLECTION - \$400.00  
Bear Carving - \$150.00  
ANTLER FIRE PLACE TOOLS - \$30.00  
ART CARVING - \$75.00  
Moose Print - 50.00  
2 Loon Prints - ~~150.00~~  
Butternut Lake Plaque \$200.  
22 ANIMAL WOOD CARVINGS - 200. / 2415.00

## DINING ROOM + KITCHEN

Dining Rm. Set - \$500.00  
ANTIQUE CABINET \$100.00  
Birdseye Cabinet - \$150.00  
WINE COLLECTION - \$800.00  
Painting - \$400  
CHARCOAL SKETCH - 200.  
WINE PRINTS - 200.  
2 Wolf Prints - \$175 / 2525.00

Refrigerator - \$400.  
Elec. Stove \$100  
MICROWAVE 25.  
DISHES-GLASSES COOKWARE Stemware - \$200.  
BLUE LITHOGRAPH - 200.  
ANTELOPE PRINT - 100.  
Eagle PRINT - 150.00  
STAGE COACH PAINTING - 100.00 / 1295.00  
TOASTER - 20.00

## DEN

CHERRY DESK - \$600.  
Desk CHAIR - - \$75.  
CHERRY DISPLAY CABINET - 150.  
BOOK COLLECTION - LIBRARY - 1500.00  
STEIN COLLECTION - 600.00  
2 PIECES OF ABSTRACT ART 500.00  
4 FRAMED PHOTOGRAPHS - 400.00  
TONY CANEDEL - Autograph Print 200.00  
RAY NITSCHKE - AUTOGRAPH Print - 200.00  
Walter Payton Auto Print - 200.00  
OJ SIMPSON AUTO PRINT - 100.00  
D. LEVENS - A. FREEMAN AUTO Football - 200.  
COIN COLLECTION - 500.  
PACKER PIN COLLECTION - 100.  
AMETHYST ROCK 150. / 5475.00



JONES LANG  
LASALLE

reference p3 #4

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# UPSTAIRS

## LANDING AREA & LAUNDRY COVE

LARGE CHARCOAL SKETCH - 500,  
PAINTING - 200  
LAUNDRY COVE WASHER - 100.00  
DRYER - 100.00 / 900.00

## GUEST BEDROOM

ANTIQUE DRESSOR - \$300.00  
4 FRAMED ABSTRACT PRINTS - 800. / 1100.00

## MASTER BEDROOM

BED-HEADBOARD-FRAME - 1000  
DRESSER - 50.00  
CHEST OF DRAWERS - 50.00  
NITE STAND - 20.00  
MIRROR CHEST 50.00  
LOUNGE COUCH 100.00  
FRAMED CARIBBEAN ISLAND PRINT - 200.  
3 FRAMED PHOTOGRAPHS - 100.  
MINT STEREO - 40.00 / 1610.00





# BASEMENT LEVEL

## STAIRWAY

NITSCHKE PHOTO - 200  
LOMBARDI COLLAGE - 500  
FOREST GREGG PHOTO - 200  
FAURE SHADOW BOX - 200  
B. NOBLE PRINT - 100  
FRAMED BStam - 100  
TEAM OF 60'S PLAQUE 50.  
1966 PACKERS statue - 200.  
16 AUTOGRAPHED PACKER PHOTOS - 800.  
RACING PRINT 50.00  
4 INDY CAR MODELS - 200.00

/ 2600.00

## LOWER LEVEL REC ROOM

ANTIQUÉ PROPELLER - 100.  
STAR PRINT - 75.  
ANTIQUÉ GUN CABINET - 200.  
PACKER BRICK COLLAGE - 150  
SUPER BOWL TICKET COLLAGE - 150.  
FAURE AUTO CHEDDAR BALL - 200.  
A. GREEN STATUE - 50.00  
A. GREEN AUTO FRAMED JERSEY - 300.  
32 AUTOGRAPHED MINI HELMETS \$ 3200.  
26 AUTOGRAPHED FRAMED PHOTOS \$ 1300.  
PAUL HORNUNG STATUE 50.  
RAY NITSCHKE STATUE 50.  
RAY NITSCHKE AUTO Jersey 500.  
M. HOLMGREN AUTO FOOTBALL 100.  
B. BEAR RUG 400.  
FAURE-STARR PHOTO COLLAGE 100  
FIRE PLACE MANTEL - 1000.  
4 HAMMS BEAR MIRRORS - 200,  
2 MILLER WILDLIFE MIRROR - 100.  
TREAD CLIMBER TREADMILL 500.  
AB LOUNGE - 50.00  
WEIGHTS 100.00  
WINCHESTER AMMO Box 50.00

/ 8925.00

 JONES LANG  
LASALLE

reference p 3 #4

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BASEMENT BEDROOM

BED SET - 300.

DRESSER 50.00

NITE STAND 25.00

/ 375.00

BASEMENT BATH

7 FRAMED PHOTOS - 175. ✓

BAR ROOM

ANTIQUÉ SCROLLING HAMMS SIGN - \$1000.

HAMMS SUNRISE SUNSET SIGN - 200.

LEINES NEON SIGN - 300.00

2 HAMMS BEAR MIRRORS - 100.00

HAMMS COASTER COLLECTION - 50.00

4 HAMMS BEAR COMMERATIVE BEAR BOTTLES - \$200.

4 HAMMS SERVING TRAYS - 200.00

8 COMM. STEINS - \$300.

HITACHI FLAT SCREEN PLASMA TV - 2000.

BOSE STEREO & SURROUND SOUND 1500.

FAURE-R. WHITE AUTO FOOTBALL - 400.

2 HUMIDORS - 60.

FAURE AUTO HELMET - \$400.00

3 FAURE STATUES - 100.

STEREO CABINET - 100.

STADIUM PRINT - 75.00

TICKET PRINT - 75.00

AUTO FRAMED FAVRE JERSEY 800.00

2 HAMMS LAMPS - 200.00

FAURE TD RECORD PRINT - \$150

FAURE GROWING UP COLLAGE - 750

GILBERT BROWN AUTO JERSEY 100.

BART STARR-LOMBARDI PRINT - 150.

BART STARR AUTO HELMET - 400.

BART STARR STATUE - \$50.00

PACKER AUTO FOOTBALL - \$100.00

AUTO LEINE CANOE PADDLE 40.00

DISPLAY TABLE 100.00

~~9400.00 sub total~~



JONES LANG  
LASALLE

reference p3 #4

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## BAR ROOM CONTINUED

AMMO BOX - 50.  
BEAD COLLECTION - 300.  
JIM TAYLOR PHOTO - 50.00  
AUTO REGGIE WHITE PHOTO \$150  
AUTO R. WHITE MINI HELMET - 150  
2 HAMMS CLOCKS - 50.  
8 CEDAR LOG HIGH BACK BAR STOOLS - \$1200  
8 CEDAR LOG BAR STOOLS - \$800.00  
DOUBLE KEG KOOLER - \$500.00  
ICE MAKER - 150.00  
BLENDER - 25.00  
LIQUOR INVENTORY 300.00  
BEER TAPPER COLLECTION 300.00  
LOVE SEAT 50.00 / 13,475.00

reference p3 #4

## GUN ROOM

WEATHERBY 7MM MAG - \$1800.00  
TIKA .280 - 800.  
REMINGTON 12 GAUGE \$300  
RUGER 20 GAUGE SHOTGUN 600.  
AK 47 - 400.00  
WINCHESTER 300 SHORT MAG 500.00  
FN FAL - 308. 600.00  
WINCHESTER 308 SEMI AUTO - 400  
REMINGTON 30:06 SEMI AUTO - 300  
M-1 GARAND - 30-06 Semi Auto - 400.  
SUPER REDHAWK 44 MAG PISTOL - 500.  
COLT 41 LONG ANTIQUE PISTOL - 300.  
SAVAGE .32 CAL. PISTOL - 200.  
S+S 7.65 CAL PISTOL - 200.  
.25 CALIBER BROWNING PISTOL - 100.00  
METAL GUN SAFE - 200.00  
METAL GUN TRAVEL CASE - 150.00  
AMMUNITION - 500.00 / 8250.00



JONES LANG  
LASALLE

reference # p4 #8

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OUTSIDE

STAINLESS STEEL GAS GRILL \$400

MINI GAS GRILL - 50.00

PICNIC TABLE - 200.00

CEDAR GAZEBO CHAIRS 500.00

2 DOCKS - 1000.00

2 SHORE STATIONS - 2000.

} 4050.

ATTACHED GARAGE

LARGE CHEST FREEZER - \$100.

SMALL CHEST FREEZER \$100.

HUSQVARNA CHAINSAW - \$100.

GAS WEED EATER - \$100.00

} 400



**COLDWELL BANKER LARSON REALTY  
Park Falls Office Inventory**

<b>Reception Area</b>	
Cedar Table & 4 Chairs	400.00
Log Sofa, Chair, Love Seat, Coffee Table & 2 End Tables	1,200.00
Plarmigan Mount	100.00
Alaskan Brown Bear Mount	2,500.00
Kamchatka Brown Bear Mount	3,000.00
Russian Bear with Trout Stream	4,000.00
Alaskan Brown Bear Skull	100.00
Black Bear Skin Rug	200.00
<b>Total</b>	<b>11,500.00</b>

<b>East / West Hallway</b>	
"Fun & Frolic" by Lloyd Hovland - Series 31 #146/850	150.00
"Finders & Keepers" by Derk Hansen #100	100.00
"The Courtship" by Lloyd Hovland A.P. / 850	150.00
"Rough Grouse" by William J. Koelpin - 1987 #257/600	150.00
"October" by A. Taylor #332/980	150.00
"Nature's Serenity" by Leo Stans - 1992 #2994/3000	150.00
Rainbow Trout Full Mount - 1983	100.00
Five Crappies & One Bass Full Mount	200.00
Two Walleye & One Perch Minnow Full Mount	200.00
Ruffed Grouse Full Mount	100.00
<b>Total</b>	<b>1,450.00</b>

<b>North / South Hallway</b>	
"Where Freedom Reigns" - Derk (print by G & B Promotions) 1992	100.00
Two Imported white/brown antelope print by LM Nass #139/2150 (Published by Northwind Publications/La Crosse)	150.00
Misc. Mountain Lake Scene	50.00
Misc. May 27, 1934 Framed Newspaper	10.00
Misc. Eagle Over Water Print	25.00
<b>Total</b>	<b>335.00</b>

<b>Derek's Office</b>	
11 point White Tail Deer Head Mount	200.00
8 point Mule Deer Head Mount	300.00
Black Bear	30.00
Fox with Ruffed Grouse Full Mount	200.00
Two Mounted Bear Skulls	200.00
Black Bear with Bee Hive Should Mount	200.00
Dall Sheep Head Mount	400.00
Pheasant Mount	200.00
Bear Print by Lynn Rogers #1215/2000	100.00
1962 World Champion Green Bay Packers Print	100.00
"Game Day" by Kloetzke 1998 #560/3000	200.00

*reference p4 # 5 (highlighted)*  
*reference p6 # 28 (not ")*

"White Christmas" by Kloetzke 1997 #23/150	200.00
"The Dichards" by Kloetzke 1997 #2666/5000	200.00
Three Misc. Mountain Goat & Brown Bear Photos	60.00
Three Misc. separate deer prints w/green background	50.00
Framed 1-share Green Bay Packers Stock	100.00
Log Desk	200.00
Desk Chairs	100.00
Autographed Favre Greatest Game	250.00
Autographed Max McGee First Super Bowl	150.00
Autographed Green Helmet & Case	200.00
Two File Cabinets	50.00
Dell Laptop Computer	400.00
<b>Total</b>	<b>4,090.00</b>

<b>Conference Room Office</b>	
"Walleyes On The Rocks" by Terry Doughty	50.00
"Sweet Curiosity" by Mary Pettis	50.00
Two Misc. Deer Horns Locked Print	25.00
Misc. Multiple Deer Print, Some Albino	25.00
Desk Set	50.00
Dell Desktop Computer	500.00
<b>Total</b>	<b>700.00</b>

<b>Conference Room</b>	
"Encore of Song II" by Kelley 1994	100.00
Eagle Print by Kelley 1995	100.00
"A Walk in the Woods" by Stephen Lyman 1988	150.00
Winter Scene w/ Three Indians on Horseback by Ted Duncan 1985	150.00
"Passing Through" by Him Hansel 1963 #6316/9980	150.00
"Spirits of the Free" by Rick Kelley 1996 #3391/4000	150.00
"Moonlight Prowlers" by Kim Norlien	100.00
Conference Table	1,000.00
10 Chairs	500.00
<b>Total</b>	<b>2,400.00</b>

<b>Extra Office</b>	
Cherry Desk Set	800.00
Two Chairs	100.00
<b>Total</b>	<b>900.00</b>

<b>Admin Office</b>	
Five Framed Photographs	150.00
"The Battle" Print	150.00
Two Desk Sets	200.00
Two Dell Desktop Computers	1,000.00
Three Metal 4-drawer File Cabinets	150.00
Two Metal 2-drawer File Cabinets	60.00
Fax Machine	300.00

HP Laser Printer		200.00
HP Scanner		100.00
	<b>Total</b>	<b>2,310.00</b>

<b>Five Agent Offices</b>		
Five Desk Sets		250.00
Five Desk Chairs		250.00
10 Chairs		300.00
	<b>Total</b>	<b>800.00</b>

<b>Break Room</b>		
Refrigerator		100.00
Bunn Coffee Maker		50.00
Microwave Oven		30.00
Toaster Oven		10.00
Two Stools		20.00
	<b>Total</b>	<b>210.00</b>

<b>Grand Total</b>	<b>24,695.00</b>
--------------------	------------------

*reference p 4 #5 (highlighted)*  
*reference p 6 #28 (Not ")*

# Phillips Office

## Reception AREA

Lifesize Sheep Mount - \$3000.  
Lifesize Mountain Goat Mount - 2000.  
Caribou Shoulder Mount - 500.

4 Reception Chairs - 100.  
Table - 50.

Reception Chair - 20

Dell Desktop Computer } 500. / 6170<sup>00</sup>  
SCANNER & HP PRINTER }

## Photo Gallery & Work Station

Round table & Chairs - 400.00

3 File cabinets - 100.00

Dell computer } 500.00  
HP LASER Jet }

CANON FAX 200.00

MINI Refrigerator 25.00  
FRAMED PRINT - 30.00 / 1255<sup>00</sup>

## Lower offices

3 Desks - 150.

6 CUSTOMER CHAIRS - 60.

4 Desk CHAIRS - 120.

2 FRAMED PRINTS - 200 / 570<sup>00</sup>

## UPPER OFFICES

6 Desks - 250

CONFERENCE TABLE - 400.  
+ CHAIRS

6 CUSTOMER CHAIRS - 60.

2 Desk CHAIRS - 60

3 FRAMED PRINTS - 300. / 1070<sup>00</sup>

reference p 4 #5 (highlighted)  
reference p 6 #28 (not ")

Total: 9025.00



## Mercer Branch Office Inventory

Item	Location	Condition	Value
lobby couch	lobby	ex	\$25.00
coffee table	lobby	ex	\$15.00
upholstered chair	lobby	ex	\$10.00
love seat	lobby	ex	\$20.00
13 framed pictures	lobby	ex	\$15.00
neon open sign	lobby	ex	\$50.00
lobby display table and lit. rack	lobby	g	\$20.00
Dell admin PC., flat panel monitor	lobby	g	\$150.00
wood listing display board	lobby	ex	\$35.00
admin lobby desk and chair	lobby	g	\$40.00
admin office desk and chair	admin office	f	\$25.00
1 admin customer chair	admin office	g	\$5.00
manager desk and chair	mgr. office	g	\$40.00
2 manager customer chairs	mgr. office	g	\$20.00
admin lobby side table	reception	g	\$7.00
2 manager filing cabinets	mgr. office	f	\$10.00
manager white board	mgr. office	f	\$2.00
admin office bookcase	admin office	f	\$2.00
admin office HP PC, monitor	admin office	f	\$75.00
ViewSonic 17" monitor	admin office	f	\$35.00
paper shredder	admin office	g	\$10.00
CB floor sign	lobby	ex	\$25.00
Konica 7130 copy machine	reception	ex	leased
Canon 5500 FAX machine	reception	g	\$75.00
Laserjet 5 printer	reception	g	\$35.00
HP Deskjet color printer	reception	g	\$20.00
Linksys Access Point	network closet	ex	\$40.00
Linksys 8-port switch	network closet	ex	\$35.00
DSL modem	network closet	g	\$20.00
DSL gateway	network closet	ex	\$20.00
Linksys Range Expander		ex	\$75.00
Dell workstation (print server)	network closet	g	\$150.00
FAX/printer rack	reception	g	\$15.00
conference room table and 6 chairs	conference	g	\$200.00
2 conference room book cases	conference	f	\$10.00
Sony 20" monitor	conference	g	\$45.00
conference room bulletin board	conference	f	\$2.00
3 six foot tables	1 conference, 2 storage	g	\$30.00
Joe's desk and chair	Joe's nook	f	\$20.00
Doug's desk and chair	rear office	f	\$45.00
Sue's desk and chair	rear office	f	\$20.00
Lynn's desk and chair	rear office	f	\$25.00
3 extra desks	rear office	f	\$75.00
4 dividers	misc.	f	\$40.00
5 misc. chairs, upholstered	misc.	f	\$50.00

## Mercer Branch Office Inventory

Item	Location	Condition	Value
glass bookcase	rear office	g	\$30.00
small bulletin board	rear office	f	\$2.00
TV	rear office	g	\$50.00
Comdial phone system and 12 phonesets	misc.	g	\$50.00
Meridian phone system and 5 handsets	storage	g	\$50.00
3 UPS units	misc.	g	\$30.00
State 40-gallon water heater	bathroom	g	\$100.00
Tempstar 5 burner furnace	furnace room	f	\$150.00
5' fiberglass bathtub	bathroom	g	\$100.00
commode	bathroom	g	\$25.00
free-standing bathroom sink	bathroom	g	\$25.00
1 electric range	kitchen	f	\$20.00
refrigerator	kitchen	f	\$25.00
microwave oven	kitchen	f	\$15.00
2 drawer, 2 door chest	rear office	ex	\$20.00
2 bookcase	rear office	g	\$20.00
2 key cabinets	rear office	g	\$50.00
6 4-drawer filing cabinets	rear office	f	\$60.00
1 5-panel office supply cabinet	rear office	g	\$50.00
6-foot step ladder	kitchen	g	\$35.00
Bunn coffee maker	kitchen	g	\$40.00
Hamilton Beach 42 cup coffee urn	kitchen	g	\$30.00
1 17" Compaq monitor	storage	g	\$35.00
Misc. kitchen supplies	kitchen	f	\$10.00
Signage	Ponic	g	\$250.00
<b>Total</b>			<b>\$2,955.00</b>

# Hurley Office Inventory

5 NEWER DESKS - \$375

1 older desk - 50.00

5 desk chairs - 250.00

12 SIDE CHAIRS - 300.00

5 File Cabinets - 250.00

FAX - \$100.00

Desktop computer - \$300.

Black & White printer \$100.

SMALL REFRIGERATOR - 25.00

Full Refrigerator - 100.00

Electric Stove - 100.00

Phone system - 200.00

Wallsize framed print - 75.00

TOTAL

2225.00

In re Derek M. Larson

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

Debtor

**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 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>HOMESTEAD: N16628 Co. Rd. B, Butternut, WI 54514. A parcel of land located in Government Lot Five (5), Section Five (5), Township Forty (40) North, Range One (1) West, described as follows: Beginning at a point 527 feet South of the Northwest corner of said Lot Five (5); thence East parallel with the North line of said Lot Five (5), as heretofore established and occupied, to the water's edge of Butternut Lake; thence along said water's edge to the Southeast corner of said Lot Five (5); thence West on the South line thereof to the Southwest corner of said Lot Five (5); thence North on the West line thereof to the Place of Beginning. WD rec. 9-11-01, Vol. 460, Pg. 658 as Doc. #: 307516, Price Co. Reg. of Deeds, WI; Mortgage rec. 6-29-04 as Doc. #: 325698, Price Co. Reg of Deeds, WI; Mortgage rec. 5-27-08 as Doc. #: 345628, Price Co. Reg. of Deeds, WI. 2nd Mortgage rec. 7-15-04 as Doc. #: 325929, Price Co. Reg. of Deeds, WI.</b>	11 U.S.C. § 522(d)(1)	20,200.00	501,500.00
<b>Household Goods and Furnishings</b>			
<b>SEE ATTACHED - Home and Park Falls, Phillips, Mercer and Hurley Office Inventories</b>	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(6)	10,775.00 11,200.00 2,025.00	50,270.00
<b>Furs and Jewelry</b>			
<b>Men's Misc. Jewelry</b>	11 U.S.C. § 522(d)(4)	100.00	100.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2002 Chevrolet Avalanche (VIN No. 3GNEK13T92G167491)</b>	11 U.S.C. § 522(d)(2)	2,500.00	2,500.00

Total: **46,800.00** **554,370.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Derek M. Larson, Debtor

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

### 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 H W J C	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. <b>1916495819</b>								
<b>Chase Home Finance</b> P O Box 9001871 Louisville, KY 40290-1871	-	<b>2001 First Mortgage HOMESTEAD: N16628 Co. Rd. B, Butternut, WI 54514. A parcel of land located in Government Lot Five (5), Section Five (5), Township Forty (40) North, Range One (1) West, described as follows: Beginning at a point 527 feet</b>					<b>282,336.50</b>	<b>0.00</b>
		Value \$ <b>501,500.00</b>						
Account No.								
<b>Cletus H. Schey</b> 7721 Almor Drive Verona, WI 53593	-	<b>2008 Mortgage Mercer Real Estate Office - 5226 N. Hwy 51, Mercer, WI. The West 25 feet of Lot Twenty (20), Block Three (3), Plat of the Village of Mercer, according to the recorded Plat thereof. Together with a sidewalk right of way easement on the</b>					<b>59,377.97</b>	<b>0.00</b>
		Value \$ <b>82,930.00</b>						
Account No. <b>0477958816</b>								
<b>Dept. of the Treasury Internal Revenue Service</b> Ogden, UT 84201-0029	-	<b>2006 Park Falls Real Estate Office with additional rental bldg. - 1151 S. 4th Ave., Park Falls, WI. All of Lot Three (3) and the North one-half (N 1/2) of Lot Four (4), Block Two (2), Southgate Addition to the City of Park Falls, County of Pric</b>					<b>20,710.18</b>	<b>0.00</b>
		Value \$ <b>298,600.00</b>						
Account No. <b>0477958816</b>								
<b>Dept. of the Treasury Internal Revenue Service</b> Ogden, UT 84201-0029	-	<b>2006 Phillips Real Estate Office - 188 N. Lake Ave., Phillips, WI. The North One-half of Lot Two (2), Block Three (3) of the original plat of the Village, now City, of Phillips.WD rec. 1-27-03, Vol. 500, Pg 41, as Doc. #: 316528, Price Co. Reg</b>					<b>20,710.18</b>	<b>0.00</b>
		Value \$ <b>70,700.00</b>						
Subtotal							<b>383,134.83</b>	<b>0.00</b>
(Total of this page)								

2 continuation sheets attached

In re Derek M. Larson  
Debtor

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

**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 D E B T O R H W J C	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. <b>0477958816</b>  Dept. of the Treasury Internal Revenue Service Ogden, UT 84201-0029	-	2006 HOMESTEAD: N16628 Co. Rd. B, Butternut, WI 54514. A parcel of land located in Government Lot Five (5), Section Five (5), Township Forty (40) North, Range One (1) West, described as follows: Beginning at a point 527 feet South of the Nor					15,490.21	0.00
		Value \$ 501,500.00						
Account No. <b>775742</b>  Mid Wisconsin Bank 864 N. Lake Ave. Park Falls, WI 54552	-	2004 Second Mortgage HOMESTEAD: N16628 Co. Rd. B, Butternut, WI 54514. A parcel of land located in Government Lot Five (5), Section Five (5), Township Forty (40) North, Range One (1) West, described as follows: Beginning at a point 527 feet					98,588.55	0.00
		Value \$ 501,500.00						
Account No. <b>101049718</b>  Mid Wisconsin Bank 864 N. Lake Ave. Park Falls, WI 54552	-	2006 First Mortgage Hurley, WI Real Estate Office with 3 residential rental units - 301 2nd Ave., South (Hwy 51), Hurley, WI 54534: SEE ATTACHED LEGAL DESCRIPTION. WD rec. 9-28-06 as Doc. #: 140389, Iron Co. Reg. of Deeds, WI; Mortgage rec. 9-28-06					278,244.05	98,566.05
		Value \$ 179,678.00						
Account No. <b>101028886</b>  Mid Wisconsin Bank 864 N. Lake Ave. Phillips, WI 54555	-	1999 First Mortgage Park Falls Real Estate Office with additional rental bldg. - 1151 S. 4th Ave., Park Falls, WI. All of Lot Three (3) and the North one-half (N 1/2) of Lot Four (4), Block Two (2), Southgate Addition to the City of Park Falls, County of Pric					156,071.62	0.00
		Value \$ 298,600.00						
Account No. <b>101039392</b>  Mid Wisconsin Bank 864 N. Lake Ave. Phillips, WI 54555	-	2003 First Mortgage Phillips Real Estate Office - 188 N. Lake Ave., Phillips, WI. The North One-half of Lot Two (2), Block Three (3) of the original plat of the Village, now City, of Phillips. WD rec. 1-27-03, Vol. 500, Pg 41, as Doc. #: 316528, Price Co. Reg					44,269.71	0.00
		Value \$ 70,700.00						
Subtotal							<b>592,664.14</b>	<b>98,566.05</b>
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Derek M. Larson  
Debtor

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

**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	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	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>101048734</b>								
<b>Mid Wisconsin Bank</b> 864 N. Lake Ave. Phillips, WI 54555	-		<b>2006 First Mortgage</b> Mercer Commercial Lot: Hwy 51 (between Marshfield Clinic and Great Northern Motel), Mercer, WI. Located in the Town of Mercer, Lot 1, Certified Survey Map No. 415, as Recorded in Volume 3 of Certified Survey Map pages				<b>40,175.00</b>	<b>0.00</b>
			Value \$ <b>72,745.00</b>					
Account No. <b>101054640</b>								
<b>Mid Wisconsin Bank</b> 864 N. Lake Ave. Phillips, WI 54555	-		<b>2005 First Mortgage</b> Whitecap Development Acreage, E22A Lakefront (Mountainside), Weber Lake R., Upson, WI 54565 - Parcel No. 0020329-0100, 33.9 acres, EFMV \$19957.00 and Parcel No. 0020334-0000 3.6 acres, EFMV \$31,932. Parcel "A"				<b>119,701.13</b>	<b>67,812.13</b>
			Value \$ <b>51,889.00</b>					
Account No. <b>103048793</b>								
<b>Mid Wisconsin Bank</b> 864 N. Lake Ave. Phillips, WI 54555	-		<b>2003 First Mortgage</b> Parent's House: 540 E. Pearl St. Seymour, WI 54165. Parcel No. 340 062200. One-Fifth Interest - shared equally with Debtor, Brad Larson, Rick Larson, Dara Larson and Stacy Larson-Stains. A tract of land				<b>40,519.68</b>	<b>0.00</b>
			Value \$ <b>102,251.00</b>					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>200,395.81</b>	<b>67,812.13</b>
Total (Report on Summary of Schedules)							<b>1,176,194.78</b>	<b>166,378.18</b>

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

In re Derek M. Larson

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

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

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

 **Commitments to maintain the capital of an insured depository institution**

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

 **Claims for death or personal injury while debtor was intoxicated**

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

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

2 continuation sheets attached



In re Derek M. Larson  
Debtor

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

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B 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	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. <b>0840526529</b>  Department of the Treasury Internal Revenue Service ACS Support P O Box 145566 Cincinnati, OH 45250-5566	-		<b>6-30-2008</b>  Unpaid Taxes				4,147.03	0.00  4,147.03
Account No. <b>39-1457070</b>  Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039	-		<b>09-30-2008</b>  Unpaid taxes				6,312.16	0.00  6,312.16
Account No. <b>39-1457070</b>  Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039	-		<b>12-31-2008</b>  Federal Employment Tax				5,721.40	0.00  5,721.40
Account No. <b>39-1457070</b>  Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0039	-		<b>January and February 2009</b>  Taxes				1,860.20	0.00  1,860.20
Account No. <b>xxx-xx-2040</b>  Dept. of the Treasury Internal Revenue Service Ogden, UT 84201-0029	-		<b>2006</b>  Federal Tax Lien for 1040 for year 2006 that has been put on all of debtor's properties in Price County				20,710.18	0.00  20,710.18
Subtotal							<b>38,750.97</b>	<b>0.00</b>  <b>38,750.97</b>
(Total of this page)							<b>38,750.97</b>	<b>38,750.97</b>

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

In re Derek M. Larson  
Debtor

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

**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 B O R	H W J C	Husband, Wife, Joint, or Community  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. #2040  Dept. of the Treasury Internal Revenue Service Fresno, CA 93888-0002			2008  Federal Income Tax Due					0.00
							22,802.00	22,802.00
Account No. #2040  State of Wisconsin Department of Revenue P.O. Box 268 Madison, WI 53790-0001			2008  Wisconsin Tax Return Amount Due					0.00
							4,247.00	4,247.00
Account No.								
Account No.								
Account No.								

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

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

	0.00
<b>27,049.00</b>	<b>27,049.00</b>
	0.00
<b>65,799.97</b>	<b>65,799.97</b>

In re Derek M. Larson,  
Debtor

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

### 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  H W J C	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
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.						
Account No. <b>08-CV-363</b>  <b>Assured Publishing, Ltd.</b> <b>1400 North 4th Street</b> <b>Tomahawk, WI 54487</b>	-	<b>12-2008</b> <b>Money Judgment Civil Suit</b>						<b>44,644.50</b>
Account No. <b>MF3267</b>  <b>Bauernfeind Business Technologies, Inc.</b> <b>P O Box 545</b> <b>Marshfield, WI 54449</b>	-	<b>2008</b> <b>Copier Lease 4IZBZZ1 BBT 48 month Lease (\$7562.88) and 4CKBZ1 Konika Copier Annual Lease (\$557.04)</b>						<b>8,119.32</b>
Account No. <b>xxxx-xxxx-xxxx-8812</b>  <b>Capital One Bank (USA), N.A.</b> <b>P O Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	-	<b>2008</b> <b>Misc. Credit Card Debt</b>						<b>3,229.36</b>
Account No. <b>xxxx-xxxx-xxxx-7484</b>  <b>Capital One Bank (USA), N.A.</b> <b>P O Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	-	<b>2008</b> <b>Misc. Credit Card Debt</b>						<b>1,108.39</b>
Subtotal (Total of this page)								<b>57,101.57</b>

3 continuation sheets attached

In re Derek M. Larson,  
Debtor

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

**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	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxx-4770</b>  <b>Capital One Bank USA NA</b> <b>P O Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	-		<b>2008</b> <b>Misc. Credit Card Debt</b>				<b>3,214.63</b>
Account No. <b>xxxx-xxxx-xxxx-1723</b>  <b>Cardmember Service</b> <b>P O Box 15298</b> <b>Wilmington, DE 19850-5298</b>	-		<b>2008</b> <b>Misc. Credit Card Debt - BP Gas Card</b>				<b>1,016.18</b>
Account No. <b>xxx-xxx-214</b>  <b>Citgo Credit Card Center</b> <b>P O Box 6401</b> <b>Sioux Falls, SD 57117</b>	-		<b>2008</b> <b>Gas Credit Card</b>				<b>2,348.56</b>
Account No.  <b>Coldwell Banker Real Estate, LLC.</b> <b>Real Estate Financial Services</b> <b>1 Campus Drive 1C</b> <b>Parsippany, NJ 07054</b>	-		<b>2008</b> <b>Outstanding balances due and owing -</b> <b>Realogy Corporation</b>				<b>75,045.71</b>
Account No.  <b>Elaine Vanderslice</b> <b>N4509 Kolba Ave.</b> <b>Mauston, WI 53948</b>	-		<b>2007/208</b> <b>Complaint filed with ERD, Case No.</b> <b>CR2007035021, CR2007036587 and EEOC</b> <b>Case No. 26G200800046C with State of</b> <b>Wisconsin, Dept. of Workforce</b>				<b>24,250.00</b>
Subtotal (Total of this page)							<b>105,875.08</b>

Sheet no. 1 of 3 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re Derek M. Larson,  
Debtor

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

**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	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxxx-2978</b>  <b>HSBC Card Services</b> <b>P O Box 81622</b> <b>Salinas, CA 93912-1622</b>			<b>2008</b> <b>Misc. Credit Card Debt</b>				<b>3,248.33</b>
Account No. <b>07-CV-43</b>  <b>Kathy Tutt</b> <b>3928 West Weber Road</b> <b>Mercer, WI 54547</b>			<b>5-29-07</b> <b>Pending Civil Suit</b>				<b>Unknown</b>
Account No.  <b>Lakeshore Dreams.com</b> <b>12903 Main St., Ste. 203</b> <b>Rogers, MN 55374</b>			<b>2008</b> <b>Advertising Website</b>				<b>8,073.84</b>
Account No. <b>186</b>  <b>Park Falls Herald</b> <b>P O Box 410</b> <b>Park Falls, WI 54552</b>			<b>2009</b> <b>Newspaper Advertising</b>				<b>5,047.73</b>
Account No. <b>1439</b>  <b>The Bee</b> <b>P O Box 170</b> <b>Phillips, WI 54555</b>			<b>2009</b> <b>Newspaper Advertising</b>				<b>162.88</b>
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>16,532.78</b>

In re Derek M. Larson,  
Debtor

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

**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	AMOUNT OF CLAIM
		H W J C				
Account No. <b>F-7157622232-00</b>  <b>The Berry Company</b> <b>P.O. Box 710298</b> <b>Cincinnati, OH 45201</b>			<b>2008</b> <b>Telephone Directory Advertising</b>			<b>1,971.21</b>
Account No. <b>409750</b>  <b>Yellowbook USA</b> <b>6300 C. Street SW</b> <b>Cedar Rapids, IA 52404</b>			<b>2007</b> <b>Telephone Book Advertising</b>			<b>551.76</b>
Account No.						
Account No.						
Account No.						

Sheet no. 3 of 3 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**2,522.97**

Total  
(Report on Summary of Schedules)

**182,032.40**

In re Derek M. Larson,  
Debtor

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

**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.
--	--

**Bauernfeind Business Technologies, Inc.  
P O Box 545  
Marshfield, WI 54449**

**Copier Lease which includes repair, labor and supplies on the Konica 7130 (Mercer Office) and Konica 7033s (Park Falls/Phillips Office) and C-350 Maintenance - 48 month lease. Contract expires 11-7-2010.**

In re Derek M. Larson  
Debtor

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

**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
------------------------------	------------------------------



In re Derek M. Larson

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:  <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>Self-Employed</b>	
How long employed		
Address of Employer		

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>N/A</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>N/A</u>
<b>3. SUBTOTAL</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>N/A</u></b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>N/A</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>N/A</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>N/A</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>N/A</u></b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>N/A</u></b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>14,132.50</u>	\$ <u>N/A</u>
8. Income from real property	\$ <u>1,875.00</u>	\$ <u>N/A</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>N/A</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>N/A</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>N/A</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ <u>16,007.50</u></b>	<b>\$ <u>N/A</u></b>
<b>15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	<b>\$ <u>16,007.50</u></b>	<b>\$ <u>N/A</u></b>
<b>16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)</b>	<b>\$ <u>16,007.50</u></b>	<b>\$ <u>N/A</u></b>

(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:

**Gross monthly income varies as there is a deterioration of the real estate market. The rental income is dependent on the number of renters.**

In re Derek M. Larson

Debtor(s)

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

**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."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,264.92</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u>   </u>		
b. Is property insurance included?	Yes <u>   </u> No <u>X</u>		
2. Utilities:		\$	<u>578.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>62.00</u>
c. Telephone		\$	<u>125.00</u>
d. Other <u>Directv</u>		\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>400.00</u>
4. Food		\$	<u>50.00</u>
5. Clothing		\$	<u>10.00</u>
6. Laundry and dry cleaning		\$	<u>0.00</u>
7. Medical and dental expenses		\$	<u>219.00</u>
8. Transportation (not including car payments)		\$	<u>150.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>178.50</u>
a. Homeowner's or renter's		\$	<u>320.00</u>
b. Life		\$	<u>156.00</u>
c. Health		\$	<u>15.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>741.28</u>
(Specify) <u>Personal Real Estate Taxes, Town of Eisenstein &amp; Agenda</u>		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>34,615.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>39,984.70</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>16,007.50</u>
b. Average monthly expenses from Line 18 above		\$	<u>39,984.70</u>
c. Monthly net income (a. minus b.)		\$	<u>-23,977.20</u>

Coldwell Banker Larson Realty  
Income Statement - Combined  
For the Periods Ended December 31, 2008 and 2007

	1 Month Ended Dec. 31, 2008		1 Month Ended Dec. 31, 2007		12 Months Ended Dec. 31, 2008		12 Months Ended Dec. 31, 2007	
		Pct		Pct		Pct		Pct
<b>Revenue</b>								
Commissions Received	\$ 32,850.91	100.00	\$ 72,817.00	100.00	\$ 685,360.70	100.00	\$ 767,833.15	100.00
Total Revenue	32,850.91	100.00	72,817.00	100.00	685,360.70	100.00	767,833.15	100.00
<b>Cost of Sales</b>								
Gary Eder	0.00	0.00	0.00	0.00	0.00	0.00	1,863.00	0.24
Cindy Pipkorn	0.00	0.00	0.00	0.00	6,930.05	1.01	1,000.00	0.13
Ralph Marsh	0.00	0.00	1,436.18	1.97	90.00	0.01	2,482.43	0.32
Gayle Colassaco	337.50	1.03	36.00	0.05	9,214.87	1.34	551.82	0.07
Chris Jarvi	1,250.00	3.81	1,250.00	1.72	26,154.13	3.82	3,750.00	0.49
Beverly Roberts	0.00	0.00	675.00	0.93	0.00	0.00	675.00	0.09
Kym Suutala	360.00	1.10	2,197.13	3.02	3,936.60	0.57	2,197.13	0.29
Sue Hagen	459.00	1.40	0.00	0.00	6,024.37	0.88	0.00	0.00
Fran Bushman	6,026.86	18.35	1,612.00	2.21	21,204.10	3.09	25,200.07	3.28
Patti Meier	0.00	0.00	83.25	0.11	8,845.45	1.29	10,379.52	1.35
Heather Wittmann	0.00	0.00	0.00	0.00	0.00	0.00	742.50	0.10
Scott Reed	48.96	0.15	0.00	0.00	4,117.26	0.60	0.00	0.00
Lynn langhoff	0.00	0.00	0.00	0.00	393.75	0.06	0.00	0.00
Joe Kitten	0.00	0.00	0.00	0.00	388.12	0.06	6,491.74	0.85
Joel Wocelka	0.00	0.00	270.00	0.37	4,428.00	0.65	11,183.38	1.46
Kathy Tutt	0.00	0.00	0.00	0.00	0.00	0.00	9,432.00	1.23
Tonya Kozuch	0.00	0.00	22,050.00	30.28	24,018.50	3.50	49,654.96	6.47
James Hantula	(455.85)	(1.39)	657.00	0.90	19,479.15	2.84	25,423.84	3.31
Dean Lantta	0.00	0.00	0.00	0.00	0.00	0.00	2,577.06	0.34
Tom Williams	0.00	0.00	0.00	0.00	0.00	0.00	1,313.70	0.17
Michele Miljvich	0.00	0.00	0.00	0.00	0.00	0.00	479.09	0.06
Elaine Vanderslice	0.00	0.00	0.00	0.00	0.00	0.00	28,245.17	3.68
Jim Wegner	741.15	2.26	1,797.08	2.47	16,692.34	2.44	29,582.45	3.85
Lori Roehm	0.00	0.00	0.00	0.00	0.00	0.00	2,082.22	0.27
Referral Fees	0.00	0.00	697.50	0.96	8,405.00	1.23	2,578.63	0.34
Robert Kopisch	0.00	0.00	0.00	0.00	5,035.28	0.73	23,838.18	3.10
George Gunderson	1,759.50	5.36	0.00	0.00	16,272.30	2.37	33,192.28	4.32
Shared Commissions	2,256.00	6.87	1,462.80	2.01	44,077.87	6.43	63,753.70	8.30
Total Cost of Sales	12,783.12	38.91	34,223.94	47.00	225,707.14	32.93	338,669.87	44.11
Gross Profit	20,067.79	61.09	38,593.06	53.00	459,653.56	67.07	429,163.28	55.89
<b>Operating Expenses</b>								
Accounting & Legal	0.00	0.00	0.00	0.00	11,017.93	1.61	5,335.00	0.69
Advertising	621.99	1.89	845.00	1.16	21,801.37	3.18	34,463.67	4.49
Advertising-Sports Show	0.00	0.00	50.00	0.07	3,465.79	0.51	3,987.72	0.52
Coldwell Banker Ad Fees	(2,829.76)	(8.61)	0.00	0.00	4,151.51	0.61	9,432.56	1.23
CB Royalty Fee	(8,356.87)	(25.44)	5,257.17	7.22	19,284.95	2.81	32,151.46	4.19
Closing Costs	425.00	1.29	0.00	0.00	425.00	0.06	839.40	0.11
Depreciation	3,188.85	9.71	4,919.96	6.76	25,496.88	3.72	26,241.30	3.42
Donations/Promotions	0.00	0.00	0.00	0.00	0.00	0.00	264.70	0.03
Office Meetings, BD	0.00	0.00	334.10	0.46	45.64	0.01	2,167.07	0.28
Dues, Fees, Licenses	163.00	0.50	505.00	0.69	2,159.85	0.32	937.95	0.12
Education	202.34	0.62	298.00	0.41	451.25	0.07	2,073.25	0.27
Employee Benefits	0.00	0.00	0.00	0.00	0.00	0.00	3,138.00	0.41
Gas & Vehicle Expense	2,042.88	6.22	2,456.57	3.37	13,152.32	1.92	10,053.84	1.31
Insurance	(182.21)	(0.55)	(1,314.00)	(1.80)	4,697.71	0.69	5,395.15	0.70
Interest Expense	6,314.07	19.22	21,703.95	29.81	54,844.29	8.00	61,413.72	8.00
Miscellaneous	0.00	0.00	0.00	0.00	0.00	0.00	967.32	0.13
MLS Expense	66.35	0.20	1,695.94	2.33	1,643.88	0.24	8,038.52	1.05
Office Expense	1,119.68	3.41	319.91	0.44	8,454.77	1.23	9,342.11	1.22
Baurenfiend-Colored maint	1,260.38	3.84	1,412.49	1.94	11,343.42	1.66	9,320.48	1.21
Baurenfiend-B/W maint	0.00	0.00	360.23	0.49	262.05	0.04	5,645.04	0.74
Payroll Expense	0.00	0.00	100.00	0.14	10,221.25	1.49	5,564.28	0.72
Personal Property Tax	0.00	0.00	0.00	0.00	429.60	0.06	0.00	0.00
Postage	42.80	0.13	271.45	0.37	1,717.10	0.25	4,646.63	0.61
Rent - Office	0.00	0.00	1,400.00	1.92	6,650.00	0.97	8,900.00	1.16
Rent - Equipment	49.00	0.15	96.00	0.13	211.00	0.03	284.00	0.04
Repairs & Maintenance	205.00	0.62	508.08	0.70	9,038.79	1.32	9,204.16	1.20
Wages	7,977.25	24.28	7,424.01	10.20	96,248.31	14.04	103,600.85	13.49
Supplies	15.85	0.05	212.94	0.29	290.83	0.04	677.34	0.09
RE Tax	0.00	0.00	0.00	0.00	18,663.09	2.72	1,616.75	0.21
Telephone	1,568.55	4.77	2,602.19	3.57	23,652.81	3.45	23,594.02	3.07
Travel	0.00	0.00	0.00	0.00	124.49	0.02	930.08	0.12

	<u>1 Month Ended</u> <u>Dec. 31, 2008</u>	<u>Pct</u>	<u>1 Month Ended</u> <u>Dec. 31, 2007</u>	<u>Pct</u>	<u>12 Months Ended</u> <u>Dec. 31, 2008</u>	<u>Pct</u>	<u>12 Months Ended</u> <u>Dec. 31, 2007</u>	<u>Pct</u>
Entertainment	89.46	0.27	663.40	0.91	169.46	0.02	2,435.37	0.32
Utilities	<u>1,662.37</u>	<u>5.06</u>	<u>3,249.22</u>	<u>4.46</u>	<u>25,792.10</u>	<u>3.76</u>	<u>27,335.86</u>	<u>3.56</u>
Total Expenses	<u>15,645.98</u>	<u>47.63</u>	<u>55,371.61</u>	<u>76.04</u>	<u>375,907.44</u>	<u>54.85</u>	<u>419,997.60</u>	<u>54.70</u>
Operating Income	4,421.81	13.46	(16,778.55)	(23.04)	83,746.12	12.22	9,165.68	1.19
Mercer Rental Income	300.00	0.91	0.00	0.00	3,470.00	0.51	1,200.00	0.16
PF Rental Income	750.00	2.28	250.00	0.34	6,310.00	0.92	5,250.00	0.68
H Rental Income	475.00	1.45	800.00	1.10	8,162.50	1.19	9,825.00	1.28
H Rental Expenses	65.56	0.20	134.17	0.18	2,402.87	0.35	4,502.21	0.59
Rental Office Expense	<u>441.00</u>	<u>1.34</u>	<u>0.00</u>	<u>0.00</u>	<u>2,050.04</u>	<u>0.30</u>	<u>23.66</u>	<u>0.00</u>
Total Other Income	<u>1,018.44</u>	<u>3.10</u>	<u>915.83</u>	<u>1.26</u>	<u>13,489.59</u>	<u>1.97</u>	<u>11,749.13</u>	<u>1.53</u>
Net Income (Loss)	\$ <u>5,440.25</u>	<u>16.56</u>	\$ <u>(15,862.72)</u>	<u>(21.78)</u>	\$ <u>97,235.71</u>	<u>14.19</u>	\$ <u>20,914.81</u>	<u>2.72</u>

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

In re **Derek M. Larson**  
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 **44** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 28, 2009**

Signature **/s/ Derek M. Larson**  
**Derek M. Larson**  
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 Wisconsin**

In re Derek M. Larson

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
<b>\$86,090.00</b>	<b>2008 - Business Income</b>
<b>\$12,393.00</b>	<b>2007 - Business income</b>
<b>\$71,830.00</b>	<b>2009 - Business income, January, February and March</b>

## 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
<b>\$9,930.00</b>	<b>2008 - Rental income</b>
<b>\$5,704.00</b>	<b>2007 - Rental income</b>
<b>\$5,275.00</b>	<b>2009 - Rental Income (Jan. through March)</b>

## 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 creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Cletus H. Schey 7721 Almor Drive Verona, WI 53593</b>	<b>Jan. - March 2009</b>	<b>\$1,518.93</b>	<b>\$0.00</b>
<b>Greater Northwood MLS</b>	<b>Jan - March 2009</b>	<b>\$810.00</b>	<b>\$0.00</b>
<b>American Express Card</b>	<b>Jan. - March 2009</b>	<b>\$2,896.70</b>	<b>\$0.00</b>
<b>IRS</b>	<b>Jan - March 2009</b>	<b>\$1,200.00</b>	<b>\$0.00</b>
<b>Qwest</b>	<b>Jan. - March 2009</b>	<b>\$718.75</b>	<b>\$0.00</b>
<b>North Country Sun (Brochure Printing)</b>	<b>Jan. - March 2009</b>	<b>\$1,000.00</b>	<b>\$0.00</b>
<b>CenturyTel (Park Falls Office)</b>	<b>Jan. - March 2009</b>	<b>\$1,461.46</b>	<b>\$0.00</b>
<b>Price Co. Telephone (Phillips Office)</b>	<b>Jan. - March 2009</b>	<b>\$1,084.09</b>	<b>\$0.00</b>
<b>CenturyTel (Mercer Office)</b>	<b>Jan. - March 2009</b>	<b>\$736.38</b>	<b>\$0.00</b>
<b>CenturyTel (Hurley Office)</b>	<b>Jan. - March 2009</b>	<b>\$1,410.80</b>	<b>\$0.00</b>
<b>Xcel Energy</b>	<b>Jan. - March 2009 (Park Falls, Phillips &amp; Hurley Offices)</b>	<b>\$5,546.53</b>	<b>\$0.00</b>
<b>Auto Owners</b>	<b>Jan. - March 2009 (Office Ins.)</b>	<b>\$1,470.09</b>	<b>\$0.00</b>
<b>Mid Wisconsin Bank</b>	<b>Jan. - March 2009</b>	<b>\$17,912.87</b>	<b>\$0.00</b>
<b>Chase Home Finance</b>	<b>Jan. - March 2009</b>	<b>\$6,794.76</b>	<b>\$0.00</b>

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Mid Wisconsin Bank (Parents House)	Jan. - March 2009	\$1,845.90	\$0.00

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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
Assured Publishing, Ltd. v. Derek M. Larson, Lincoln County Case No. 08-CV-36	Civil Suit	Lincoln Co. Courthouse, 1110 E. Main St., Merrill, WI 54452	Pending
Kathy Tutt vs. Derek Larson, Iron Co. Case No. 07-CV-43	Civil Suit	Iron Co. Courthouse, 300 Taconite, St., Hurley, WI 54534	Pending
Elaine Vanderslice v. Derek Larson and Coldwell Banker Larson Realty, State of Wisconsin, Department of Workforce, Equal Rights Division, ERD Case No. CR2007035021, ERD Case No. CR200703658 and EEOC Case No. 26G200800046C.	Wrongful Termination Settlement	State of Wisconsin, Dept. of Workforce Development, Equal Rights Division	Pending
Coldwell Banker Real Estate LLC vs. Derek Larson, et al., Case No. 3:09-CV-00173-sl	Civil	United States District Court, Western District of Wisconsin	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
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### 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
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### 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
James T. Runyon P O Box 519 Tomahawk, WI 54487	January 21, 2009 - \$11,500 and April 2009 - \$3,500	Total \$15,000 (\$11,500, \$2461 legal fees, plus \$1039 filing fees)

**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
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- 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
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**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
<b>American Funds</b> P O Box 6164 Indianapolis, IN 46206-6164	<b>Sold the Bond Fund of America-A, Fund Number 08, Account No. xxxx5660</b>	<b>\$5,694.59 - 1-2-09</b>
<b>Oppenheimer Funds</b> P O Box 5270 Denver, CO 80217-5270	<b>Sold the Oppenheimer Main Street Fund A, Account No. xxxxxxxxxxxx2307</b> <b>Sold the Oppenheimer Capital Appreciation Fund A, Acct. No. xxxxxxxxxxxx4847</b> <b>Sold the Oppenheimer Quest Opportunity Value Fund A, Acct. No. xxxxxxxxxxxx8039</b>	<b>\$8,189.04 - 1-12-09 (Main Street Fund)</b> <b>\$4,094.79 - 3-17-09 (Capital Appreciation Fund)</b> <b>\$3,600.00 - 3-25-09 (Quest Fund) and \$4,369.46 - 4-3-09</b>
<b>North Track Funds</b> c/o PFPC, Inc. P. O. Box 9796 Providence, RI 02940-9796	<b>Sold Sep IRA, Acct. No. xxxxxx6814</b>	<b>\$5,880.21 - 1-13-09</b>

**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
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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
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**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
<b>Coldwell Banker Larson Realty</b>	<b>39-1457070</b>	<b>1151 4th Avenue S Park Falls, WI 54552</b>	<b>Real Estate Broker/Owner</b>	<b>Past 31 years to present</b>

- 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
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- 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
<b>Coldwell Banker Real Estate, LLC.</b>	<b>Real Estate Financial Services 1 Campus Drive 1C Parsippany, NJ 07054</b>	

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

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
<b>Mid Wisconsin Bank</b>	<b>2007/2008</b>
<b>864 N. Lake Ave.</b>	
<b>Phillips, WI 54555</b>	

**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)
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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
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**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)

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 28, 2009

Signature /s/ Derek M. Larson  
**Derek M. Larson**  
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 Wisconsin**

In re Derek M. Larson

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>13,961.00</u>
Prior to the filing of this statement I have received.....	\$	<u>0.00</u>
Balance Due.....	\$	<u>13,961.00</u>

2. \$ 1,039.00 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; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

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, 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: April 28, 2009

/s/ James T. Runyon

**James T. Runyon  
RUNYON LAW OFFICES, LLC.  
1414 North Fourth Street  
P. O. Box 519  
Tomahawk, WI 54487  
(715) 453-5387 Fax: (715) 453-5355  
runyonlawoffices@verizon.net**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN

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

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

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

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

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

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

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

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

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

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



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

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

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

**Certificate of Attorney**

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

<b>James T. Runyon</b>	X <b>/s/ James T. Runyon</b>	<b>April 28, 2009</b>
Printed Name of Attorney	Signature of Attorney	Date
Address:		
<b>1414 North Fourth Street</b>		
<b>P. O. Box 519</b>		
<b>Tomahawk, WI 54487</b>		
<b>(715) 453-5387</b>		
<b>runyonlawoffices@verizon.net</b>		

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<b>Derek M. Larson</b>	X <b>/s/ Derek M. Larson</b>	<b>April 28, 2009</b>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

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

In re **Derek M. Larson**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **April 28, 2009**

**/s/ Derek M. Larson**  
**Derek M. Larson**  
Signature of Debtor

Assured Publishing, Ltd.  
Acct No 08-CV-363  
1400 North 4th Street  
Tomahawk, WI 54487

Bauernfeind Business Technologies, Inc.  
P O Box 545  
Marshfield, WI 54449

Capital One Bank (USA), N.A.  
Acct No xxxx-xxxx-xxxx-7484  
P O Box 30285  
Salt Lake City, UT 84130-0285

Capital One Bank USA NA  
Acct No xxxx-xxxx-xxx-4770  
P O Box 30285  
Salt Lake City, UT 84130-0285

Cardmember Service  
Acct No xxxx-xxxx-xxxx-1723  
P O Box 15298  
Wilmington, DE 19850-5298

Chase Home Finance  
Acct No 1916495819  
P O Box 9001871  
Louisville, KY 40290-1871

Chase Home Finance  
3415 Vision Drive  
Columbus, OH 43219

Citgo Credit Card Center  
Acct No xxx-xxx-214  
P O Box 6401  
Sioux Falls, SD 57117

Cletus H. Schey  
7721 Almor Drive  
Verona, WI 53593

Coldwell Banker Real Estate, LLC.  
Real Estate Financial Services  
1 Campus Drive 1C  
Parsippany, NJ 07054

Dean Lantta  
E5196 Riverside Rd.  
Ironwood, MI 49938

Department of the Treasury  
Acct No 0840526529  
Internal Revenue Service  
ACS Support  
P O Box 145566  
Cincinnati, OH 45250-5566

Department of the Treasury  
Acct No 39-1457070  
Internal Revenue Service  
Cincinnati, OH 45999-0039

Dept. of the Treasury  
Acct No 0477958816  
Internal Revenue Service  
Ogden, UT 84201-0029

Dept. of the Treasury  
Acct No #2040  
Internal Revenue Service  
Fresno, CA 93888-0002

Dept. of Workforce Dev.  
Equal Rights Div.  
P O Box 369  
Shell Lake, WI 54871

Elaine Vanderslice  
N4509 Kolba Ave.  
Mauston, WI 53948

Hawks, Quindel, Ehlke & Perry S.C.  
222 W. Washington Ave., #705  
Madison, WI 53704

HSBC Card Services  
Acct No xxxx-xxxx-xxxx-2978  
P O Box 81622  
Salinas, CA 93912-1622

Iron Co. Clerk of Crt Case #07CV43  
Iron Co. Courthouse  
300 Taconite Street  
Hurley, WI 54534

John J. Carter  
Carter, Scodellaro & Sayrs, LLC.  
8555 West Forest Home ve., Suite 103  
Greenfield, WI 53228

Kathy Tutt  
Acct No 07-CV-43  
3928 West Weber Road  
Mercer, WI 54547

Lakeshore Dreams.com  
12903 Main St., Ste. 203  
Rogers, MN 55374

Lincoln Co. Clerk of Crt, Case #08CV363  
LINCOLN COUNTY COURTHOUSE  
1110 E. Main Street  
Merrill, WI 54452

Michael L. Eckert  
Eckert, Kost & Vocke, LLP  
P O Box 1247  
Rhineland, WI 54501-1247

Mid Wisconsin Bank  
Acct No 103048793  
864 N. Lake Ave.  
Phillips, WI 54555

Omni Credit Services of Florida, Inc.  
333 Bishops Way, Suite 100  
Brookfield, WI 53005-6209

Park Falls Herald  
Acct No 186  
P O Box 410  
Park Falls, WI 54552

Rauch-Milliken International, Inc.  
Debtor ID: 195339  
P O Box 8390  
Metairie, LA 70011-8390

Remax Action North Realty LLC  
5211 Highway 51 North  
Mercer, WI 54547

Spencer Davczyk  
Davczyk & Varline, LLC.  
P O Box 1192  
Wausau, WI 54402-1192

State of Wisconsin  
Acct No #2040  
Department of Revenue  
P.O. Box 268  
Madison, WI 53790-0001

State of Wisconsin  
Department of Revenue  
P.O. Box 8901  
Madison, WI 53701

State of Wisconsin  
Dept. of Regulation and Licensing  
Division of Enforcement  
P O Box 8935  
Madison, WI 53708-8935

Stephen D. Chiquoine  
Chiquoine & Molberg, S.C.  
P O Box 399  
Reedsburg, WI 53959

The Bee  
Acct No 1439  
P O Box 170  
Phillips, WI 54555

The Berry Company  
Acct No F-7157622232-00  
P.O. Box 710298  
Cincinnati, OH 45201

Tonya Kozuch  
N16628 County Road B  
Butternut, WI 54514-8922

Yellowbook USA  
Acct No 409750  
6300 C. Street SW  
Cedar Rapids, IA 52404