

FORM B1	UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA ST. PAUL DIVISION	Voluntary Petition
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Name of Debtor (if individual, enter Last, First Middle): Harper Copeland, Maggie M	Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Social Security/Tax Identification No. (if more than one, state all): XXX-XX-1310	Social Security/Tax Identification No. (if more than one, state all):
Street Address of Debtor (No. and Street, City, State and Zip Code): 909 Marshall Avenue St. Paul, MN 55104	Street Address of Joint Debtor (No. and Street, City, State and Zip Code):
County of Residence or of the Principal Place of Business: Ramsey	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 909 Marshall Avenue St. Paul, MN 55104	Mailing Address of Joint Debtor (if different from street address):

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

Information Regarding the Debtor (Check the Applicable Boxes)

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.

<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____</p>	<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding</p>
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<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>	<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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 3.</p>
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<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101.</p> <p><input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>	
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<p>Statistical/Administrative Information (Estimates only)</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>																								
<table style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-Over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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Voluntary Petition (page 2) <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Maggie M Harper Copeland
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Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)

Location Where Filed: St. Paul, Minnesota	Case Number: 03-32151	Date Filed: 03/26/2003
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

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, under the relief available under each such chapter, and choose to proceed under chapter 7.
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Maggie M Harper Copeland
Maggie M Harper Copeland

 Telephone Number (If not represented by an attorney)
03/05/2004
 Date

Signature of Attorney

/s/ Randall Smith
Randall Smith Bar No. **102684**

UAW-Ford Legal Services Plan
235 Wright Building
2233 University Avenue
St. Paul, MN 55114

Phone No. **(651) 641-0647** Fax No. **(651) 646-4191**

03/05/2004
 Date

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.

 Printed Name of Authorized Individual

 Title of Authorized Individual

03/05/2004
 Date

Exhibit A

(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)

.. Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition 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.

/s/ Randall Smith 03/05/2004
Randall Smith Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

.. Yes, and Exhibit C is attached and made a part of this petition.
 No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

 Printed Name of Bankruptcy Petition Preparer

 Social Security Number

 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

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

 Signature of Bankruptcy Petition Preparer

 Date

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

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$192,000.00		
B - Personal Property	Yes	4	\$30,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$176,706.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$14,649.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,412.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,394.00
Total Number of Sheets of ALL Schedules >		15			
			Total Assets >	\$222,300.00	
				Total Liabilities >	\$191,355.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland, Debtor**

CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
909 Marshall Avenue, St. Paul, MN 55104 Lot 10, Block 2, Fairbanks Addition to the City of St. Paul, Ramsey County, Minnesota	Fee Simple	J	\$192,000.00	\$129,000.00
			\$192,000.00	\$129,000.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET 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 home-stead associations, or credit unions, brokerage houses, or cooperatives.		Highgrove Community Federal Credit Union	J	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Miscellaneous household goods and furnishings, none individually worth over \$450 in value	-	\$4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections, or collectibles.	X			
6. Wearing apparel.		Miscellaneous wearing apparel, none individually worth over \$450 in value	-	\$2,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender and refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Total >				\$6,050.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Debtor's interest in ERISA qualified TESPHE and pension plan is excluded from the bankruptcy estate.	-	Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Total >				\$6,050.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20. 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.		Possible 2003 Income Tax Return (estimated)	-	\$0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Lincoln Navigator	-	\$20,000.00
		1994 Cadillac	-	\$4,250.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
Total >				\$30,300.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$30,300.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
909 Marshall Avenue, St. Paul, MN 55104 Lot 10, Block 2, Fairbanks Addition to the City of St. Paul, Ramsey County, Minnesota	MS §§ 510.01, 510.02	\$63,000.00	\$192,000.00
Miscellaneous household goods and furnishings, none individually worth over \$450 in value	MS § 550.37 subd. 4(b)	\$4,000.00	\$4,000.00
Miscellaneous wearing apparel, none individually worth over \$450 in value	MS § 550.37 subd. 4(a)	\$2,000.00	\$2,000.00
1994 Cadillac	MS § 550.37 subd. 12a.	\$0.00	\$4,250.00
		\$69,000.00	\$202,250.00

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	AMERICREDIT PO BOX 78143 PHOENIX AZ 85062-8143	X -	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2000 Lincoln Navigator REMARKS: Including 5 months of arrears				\$40,000.00	\$20,000.00
			COLLATERAL VALUE: \$20,000.00					
ACCT #:	HEMCOMING FINANCIAL 9275 SKY PARK COURT SAN DIEGO CA 92123	X -	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: 909 Marshall Avenue, St. Paul, MN 55104 REMARKS: Including mortgage arrears of \$17,598.69				\$129,000.00	
			COLLATERAL VALUE: \$192,000.00					
ACCT #:	SHAPIRO & NORDMEYER 7300 METRO BOULEVARD SUITE 390 EDINA MN 55439-2306	-	DATE INCURRED: NATURE OF LIEN: Attorney for HomeComing Financing COLLATERAL: 909 Marshall Avenue, St. Paul, MN 55104 REMARKS:				\$0.00	\$0.00
			COLLATERAL VALUE: \$0.00					
ACCT #:	THE LOAN STORE 16450 KENRICK LOOP LAKEVILLE MN 55044	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 1994 Cadillac REMARKS:				\$7,706.00	\$3,456.00
			COLLATERAL VALUE: \$4,250.00					
ACCT #:			DATE INCURRED: NATURE OF LIEN: COLLATERAL: REMARKS: COLLATERAL VALUE:					
							\$176,706.00	\$23,456.00
Total for this Page (Subtotal) > Running Total >							\$176,706.00	\$23,456.00

No _____ continuationsheets attached

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

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

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

**** 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. Sec. 507(a)(2).

**** Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

**** 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. Sec. 507(a)(4).

**** Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

**** Deposits by individuals**

Claims of individuals up to a maximum of \$2,100 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. Sec. 507(a)(6).*

**** Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

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

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 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. Sec. 507(a)(9).

**** Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

 No continuationsheets attached

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: CARDMEMBER SERVICES PO BOX 21550 TULSA OK 74121-1550	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$980.00
ACCT #: CCS INC 23220 CHARGRIN BLVD SUITE 400 CLEVELAND OH 44122	-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$632.00
ACCT #: CITI CARDS PO BOX 6419 THE LAKES NV 88901-6419	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,005.00
ACCT #: CPRS INC 11601 ROOSEVELT BLVD ST PETERSBURG FL 33716	-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$4,480.00
ACCT #: DISH NETWORK DEPT 0063 PALATINE IL 60055-0063	-	DATE INCURRED: CONSIDERATION: Utilities REMARKS:				\$215.00
ACCT #: GULF STATE CREDIT LLC PO BOX 105895 ATLANTA GA 30348-5895	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$869.00
ACCT #: HOUSEHOLD CREDIT SERVICES PO BOX 5222 CAROL STREAM IL 60197-5222	-	DATE INCURRED: CONSIDERATION: Line of Credit REMARKS:				\$1,048.00

\$9,229.00
\$9,229.00

IN RE: Maggie M Harper Copeland

Debtor

CASE NO _____

(If Known)

Joint Debtor

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: JC CHRISTENSEN & ASSOCIATES INC PO BOX 519 SAUK RAPIDS MN 56379		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$218.00
ACCT #: LINDQUIST AND TRUDEAU 111 W POINT PLAZA SUITE 816 ST LOUIS MO 63146		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$1,569.00
ACCT #: MYSTIC LAKE CASINO 2400 MYSTIC LAKE BOULEVARD NW PRIOR LAKE MN 55378		-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$500.00
ACCT #: NATIONWIDE CREDIT INC PO BOX 740627 ATLANTA GA 30374-0627		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$1,000.00
ACCT #: NCO FINANCIAL PO BOX 41593 PHILADELPHIA PA 19101-1593		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$224.00
ACCT #: PLAZA ASSOCIATES JAF STATION PO BOX 2769 NEW YORK NY 10116-2769		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$546.00
ACCT #: REGIONS HOSPITAL NW 3969 PO BX 1450 MINNEAPOLIS MN 55485-3969		-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$742.00
Total for this Page (Subtotal) >							\$4,799.00
Running Total >							\$14,028.00

IN RE: Maggie M Harper Copeland

Debtor

CASE NO _____

(If Known)

Joint Debtor

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: SPEEDY LOAN 121 SECOND STREET HUDSON WI 54016		-	DATE INCURRED: CONSIDERATION: NSF Check REMARKS:				\$621.00
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT #: 			DATE INCURRED: CONSIDERATION: REMARKS:				
Total for this Page (Subtotal) >							\$621.00
Running Total >							\$14,649.00

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION

IN RE: Maggie M Harper Copeland

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

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.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

.. Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Henry Copeland	 HOMECOMING FINANCIAL 9275 SKY PARK COURT SAN DIEGO CA 92123
Henry Copeland	AMERICREDIT PO BOX 78143 PHOENIX AZ 85062-8143

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Separated	Maggie M. Harper Copeland	43	Debtor			
	Latisha Harper	11	Daughter			
	Terrance Brandon	20	Son			
Employment	Debtor	Spouse				
Occupation	Assembler					
Name of Employer	FORD MOTOR COMPANY					
How Long Employed	15 years					
Address of Employer	FAIRLAINE OFFICE CENTER SUITE 600 6 PARKLANE BOULEVARD DEARBORN MI 48126					

	<u>DEBTOR</u>	<u>SPOUSE</u>
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$4,430.00	\$0.00
Estimated monthly overtime	\$0.00	\$0.00
<i>SUBTOTAL</i>	\$4,430.00	\$0.00
LESS PAYROLL DEDUCTIONS		
A. Payroll taxes (includes social security tax if B. is zero)	\$600.00	\$0.00
B. Social Security Tax	\$339.00	\$0.00
C. Insurance	\$0.00	\$0.00
D. Union dues	\$53.00	\$0.00
E. Retirement	\$0.00	\$0.00
F. Other (specify) _____	\$0.00	\$0.00
G. Other (specify) _____	\$0.00	\$0.00
<i>SUBTOTAL OF PAYROLL DEDUCTIONS</i>	\$992.00	\$0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$3,438.00	\$0.00
Regular income from operation of business or profession or farm (attach detailed stmt)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	\$0.00	\$0.00
Social Security or other government assistance (specify)	\$174.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income (specify below)		
1. Son's work _____	\$800.00	\$0.00
2. _____	\$0.00	\$0.00
3. _____	\$0.00	\$0.00
TOTAL MONTHLY INCOME	\$4,412.00	\$0.00

TOTAL COMBINED MONTHLY INCOME \$4,412.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

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

.. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$1,400.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes .. No	
Is property insurance included? <input checked="" type="checkbox"/> Yes .. No	
Utilities: Electricity and heating fuel	\$270.00
Water and sewer	\$42.00
Telephone	\$55.00
Other:	
Home maintenance (repairs and upkeep)	\$75.00
Food	\$450.00
Clothing	\$140.00
Laundry and dry cleaning	\$40.00
Medical and dental expenses (not covered by insurance)	\$20.00
Transportation (not including car payments)	\$290.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$150.00
Charitable contributions	\$30.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$432.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$3,394.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$4,412.00
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$3,394.00
C. Excess income (A minus B)	\$1,018.00
D. Total amount to be paid into plan each <i>Variable</i> (interval)	\$0.00

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

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 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 03/05/2004

Signature /s/ Maggie M Harper Copeland
Maggie M Harper Copeland

Date 03/05/2004

Signature _____

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. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION**

IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

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 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 (if more than one)
\$9612	2004 Wages YTD
\$54696	2003 Wages
\$	2002 Wages

2. Income other than from employment or operation of business

None
p 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.)

3. Payments to creditors

None
p a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (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.)

None
p b. 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.)

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

None
p 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.)

None
p 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.)

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

None
P 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.)

6. Assignments and receiverships

None
P 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.)

None
P 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.)

7. Gifts

None
P 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.)

8. Losses

None
P 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.)

9. Payments related to debt counseling or bankruptcy

None
P 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 a petition in bankruptcy within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

10. Other transfers

None
p 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 one year 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.)

11. Closed financial accounts

None
p 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.)

12. Safe deposit boxes

None
p 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.)

13. Setoffs

None
p 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.)

14. Property held for another person

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

15. Prior address of debtor

None
p If the debtor has moved within the two 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.

UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None
p 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 six-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.

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
p 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:

None
p 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.

None
p 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.

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None
P 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, partnership, sole proprietorship, or was a self-employed professional within the 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 the 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 the 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 the six years immediately preceding the commencement of this case.

None
P b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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 the 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 otherwise self-employed.

(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 the 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
P a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None
P 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.

None
P 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.

None
P d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

20. Inventories

None
p 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.

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

21. Current Partners, Officers, Directors and Shareholders

None
p a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None
p 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.

22. Former partners, officers, directors and shareholders

None
p 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.

None
p 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.

23. Withdrawals from a partnership or distributions by a corporation

None
p 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.

24. Tax Consolidation Group

None
p 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 the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
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IN RE: **Maggie M Harper Copeland**

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None
p 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 the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 7 sheets, and that they are true and correct.

Date 03/05/2004

Signature */s/ Maggie M Harper Copeland*
of Debtor *Maggie M Harper Copeland*

Date 03/05/2004

Signature _____
of Joint Debtor
(if any)

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. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
ST. PAUL DIVISION

IN RE: Maggie M Harper Copeland

CASE NO

Debtor(s)

CHAPTER 13

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)

Amount paid:	\$194.00
Amount to be paid through the plan:	
Amount to be paid outside the plan:	
Property transferred to attorney:	None
Collateral held by attorney:	None
Source of compensation:	Prepaid Legal Service Benefit

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and Section 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
- 2.(a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: set forth above as "Amount Paid."
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$0.00
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$0.00
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$0.00
3. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Bankruptcy Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with creditors; and (e) all other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows: all fees to attorneys and filing fees are paid in full by a trust account held and supported by the automobile manufacturers to the United Auto Workers. This is a fully paid benefit for all UAW employees.
5. The undersigned has not shared or agreed to share with any person other than with members of the undersigned's law firm any compensation paid or to be paid.

Date 03/05/2004

/s/ Randall Smith
Randall Smith