

Form B1		UNITED STATES BANKRUPTCY COURT District of Minnesota	VOLUNTARY PETITION
Name of Debtor (If individual, enter Last, First, Middle): Clifford, Donald Ray		Name of Joint Debtor (Spouse)(Last, First, Middle):	
ALL OTHER NAMES used by the debtor in the last 6 years (include married, maiden and trade names): None		ALL OTHER NAMES used by joint debtor in last 6 years (include married, maiden and trade names): None	
Social Sec. No./Tax Id. No. XXX-XX-5491		Social Sec. No./Tax Id. No. XXX-XX-	
STREET ADDRESS OF DEBTOR P.O. Box 27 Hanley Falls, MN 56245		STREET ADDRESS OF JOINT DEBTOR	
COUNTY OF RESIDENCE: Yellow Medicine		COUNTY OF RESIDENCE	
MAILING ADDRESS OF DEBTOR (if different from street address)		MAILING ADDRESS OF JOINT DEBTOR (if different from street address)	
Location of Principal Assets of Business Debtor (If different from street address above) (Not Applicable)			
INFORMATION REGARDING DEBTOR			
Venue (Check any applicable box) <input checked="" type="checkbox"/> 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 any other District.			
TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 13	
NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business/Consumer		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)	
Statistical/Administrative Information (Estimates only)		FOR COURT USE ONLY	
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for unsecured creditors			
ESTIMATED NUMBER OF CREDITORS <input checked="" type="checkbox"/> 1-15			
ESTIMATED ASSETS <input checked="" type="checkbox"/> \$0 to \$50,000			
ESTIMATED DEBTS <input checked="" type="checkbox"/> \$0 to \$50,000			

Voluntary Petition

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

Name of Debtor(s):

Clifford, Donald Ray

FORM B1, Page 2

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location where filed:

None

Case Number:

Date filed:

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF DEBTOR

Name of Debtor: NONE

Relationship: N/A

Case number: N/A

District: N/A

Date: N/A

Judge: N/A

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 & 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.

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

X _____
Signature of Debtor

X _____
Signature of Joint Debtor
(not applicable)

Telephone Number (If not represented by attorney)

Date _____

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g. forms 10K & 10Q) with the Securities & Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 & is requesting relief under chapter 11)

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

Exhibit B

(To be completed if the 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 that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S.Code, & have explained the relief available under each chapter.

X _____
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent & identifiable harm to public health or safety?
 Yes, & Exhibit C is attached & made a part of this petition.

No

LAW OFFICES OF CURTIS K. WALKER

by _____

Signature of Attorney for Debtor(s)
Curtis K. Walker, Atty reg no. 113906
Thayer A. K. Butler, Atty reg no. 200815
4356 Nicollet Avenue South
Minneapolis MN 55409
(612) 824-4357

Date _____

Signature of Non-Attorney Petition Preparer

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

Printed Name of Bankruptcy Petition Preparer

Social Security Number _____

Address _____

Names & 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.

X _____
Signature of Bankruptcy Petition Preparer

Date _____

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

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true & correct, & 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, U.S.Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: **Clifford, Donald Ray**

Case No. _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached & state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I & J in the boxes provided. Add the amounts from Schedules A & B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E & F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED Yes/No	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A. Real Property	Yes	1	\$ 0		
B. Personal Property	Yes	2	\$ 161050		
C. Property Claimed as Exempt	Yes	1	\$ 161050		
D. Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E. Creditors Holding Priority Claims	Yes	1		\$ 0.00	
F. Creditors Holding Unsecured Claims	Yes	1		\$ 38056.00	
G. Executory Contracts & Unexpired Leases	Yes	1/2			
H. Codebtors	Yes	1/2			
I. Current Income of Individual Debtor	Yes	1/2			\$ 3152.00
J. Current Expenditures of Individual Debtor	Yes	1/2			\$ 2837.00
Total Number of Sheets in All Schedules		9			
			Total Assets	161050	
				Total Liabilities	38056.00

In re:

File no. _____

Clifford, Donald Ray

SCHEDULE A - REAL PROPERTY

Description and Location of Property and Nature and Nature of Debtor's Interest in Property	H, W, JT	Current Value of Debtor's Interest	Amount of Secured Claim
None		\$	\$

TOTAL

0

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION	H, W, JT	CURRENT MARKET VALUE
1. Cash on Hand			
2. Checking, savings or other accounts, certificates of deposit, or shares in banks, S&Ls, building & loan, credit unions or cooperatives	1/2 interest in checking and savings account with Farmers & Merchants State Bank		1500
3. Security deposits with utilities, telephone companies, landlords & others.			
4. Household goods, & furnishings including audio, video & computer equipment.	Household goods		2500
5. Books, pictures, art objects, antiques, coin stamp, record, tape, CD & other collections			
6. Wearing apparel.	Wearing apparel		500
7. Furs and jewelry.			
8. Firearms and sports, photographic & other hobby equipment.			
9. Interests in insurance policies. List ins company & surrender or refund value			
10. Annuities. Itemize and name each issuer.			
11. Interests in IRA, Keogh ERISA or other pension or profitsharing plans. Itemize	Pension		150000
12. Stock & interests in incorporated & unincorporated businesses. Itemize.			
13. Interests in partnerships & joint ventures.			
14. Government & Corporate bonds & other negotiable or non-negotiable instruments.			
15. Accounts receivable.			
16. Alimony, maintenance, support, and property settlements of debtor.			

**SCHEDULE B - PERSONAL PROPERTY
CONTINUATION SHEET**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION	H, W, JT	CURRENT MARKET VALUE
17. Other liquidated debts owing debtor, including tax refunds. Give particulars.			
18. Equitable or future interests, life estates & powers exercisable for the benefit of the debtor.			
19. Contingent & noncontingent interests in estate of decedent death benefit plan life ins. policy or trust.			
20. Other contingent & unliquidated claims, tax refunds & counterclaims.			
21. Patents, copyrights & other intellectual property			
22. Licenses, franchises & other general intangibles.			
23. Automobiles, trucks & other vehicles & accessories.	1/2 interest 1992 Dodge Caravan 1/2 interest in 1997 Ford Ranger 1969 Chevy camper motor home		1025 3525 2000
24. Aircraft & accessories.			
25. Boats, motors & accessories.			
26. Office equipment, furnishings & supplies.			
27. Machinery, fixtures, equipment & supplies used in business.			
28. Inventory.			
29. Animals.			
30. Crops-harvested or not.			
31. Farming equipment & implements			
32. Farm supplies, chemicals and feed			
33. Other personal property of any kind not already listed. Itemize.			

TOTAL \$

161050

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under (check one box):

- 11 USC s. 522(b)(1) Exemptions provided in 11 USC s. 522(d).
 11 USC s. 522(b)(2) Exemptions available under applicable nonbankruptcy federal, state or local law where the debtor's residence or domicile has been for the longest portion of the 180 days before filing the petition.

Description of Property	Specify Law Providing Each Exemption	Value Claimed Exempt	Market value w/o Deducting Exemption
1/2 interest in checking and savings account with Farmers & Merchants State Bank	11 USC s. 522(d)(5)	1500	1500
Household goods	11 USC s. 522(d)(3)	2500	2500
Wearing apparel	11 USC s. 522(d)(3)	500	500
Pension	11 USC s. 541(c)(2)	150000	150000
1/2 interest 1992 Dodge Caravan	11 USC s. 522(d)(2)	1025	1025
1/2 interest in 1997 Ford Ranger	11 USC s. 522(d)(2)	3525	3525
1969 Chevy camper motor home	11 USC s. 522(d)(5)	2000	2000

Debtor(s)
SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's Name and Mailing Address including Zip Code	Date claim incurred, nature of lien, description & market value, whether contingent, unliquidated or disputed, husband, wife or joint	Amount of Claim	Unsecured Portion If any
<p style="text-align: center;">Acct #</p> <p>None</p>	<p style="text-align: center;">Value \$ 0</p>	<p>\$ 0</p>	<p>\$ ---</p>

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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) if claims in that category are listed on the attached sheets.)

- Extensions of credit in an involuntary case (11 U.S.C. sec 507(a)(2))
- Wages, salaries and commissions (11 U.S.C. sec 507(a)(3))
- Contributions to employee benefit plans (11 U.S.C. sec 507(a)(4))
- Certain farmers and fishermen (11 U.S.C. sec 507(a)(5))
- Deposits by individuals (11 U.S.C. sec. 507(a)(6))
- Alimony, Maintenance, or Support
- Taxes and Certain Other Debts owed to Governmental Units

Creditor's Name and
Mailing Address
including Zip Code

Date claim was incurred & consideration;
H, W or joint; contingent, liquidated,
or disputed; whether there is a codebtor

Total
Amount
of Claim

Amount
Entitled
to Priority

Creditor's Name and Mailing Address including Zip Code	Date claim was incurred & consideration; H, W or joint; contingent, liquidated, or disputed; whether there is a codebtor	Total Amount of Claim	Amount Entitled to Priority
Acct # None		0	0

Debtor(s)
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
<p>Acct # AAA Financial Services PO Box 15026 Wilmington DE 19850-5026</p>	<p>consumer debt</p>	<p style="text-align: right;">\$ 18808</p>
<p>Acct # Bank One PO Box 8650 Wilmington DE 19899-8650</p>	<p>miscellaneous purchases</p>	<p style="text-align: right;">\$ 10918</p>
<p>Acct # Capital One Bankruptcy Department PO Box 85167 Richmond VA 23285</p>	<p>miscellaneous purchases</p>	<p style="text-align: right;">\$ 8330</p>

In re

Case No. _____

Clifford, Donald Ray

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

**NAME & ADDRESS INCLUDING ZIP CODE OF
OTHER PARTIES TO LEASE OR CONTRACT**

**DESCRIPTION OF CONTRACT OR LEASE, NATURE
OF DEBTOR'S INTEREST, WHETHER LEASE IS
FOR NONRESIDENTIAL REAL PROPERTY &
NUMBER OF ANY GOVERNMENT CONTRACT**

None

None

SCHEDULE H - CODEBTORS

NAME & ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

None

None

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S AGE: 58/62 **MARITAL STATUS:** married

DEPENDENTS OF DEBTOR AND SPOUSE (ages, relationship):

None

EMPLOYMENT:	Debtor	Spouse
Occupation	Interim Pastor	Non-filing spouse - Clerk
Employer's Name	ELCU Lutheran Church	Dollar Stop
Length Employed	20 years	2 years
Empl's Address	Hanley Falls, MN	Granite Falls, MN

INCOME:

Average monthly gross	\$ 2750.00	\$ 484.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
SUBTOTAL:	\$ 2750.00	\$ 484.00
Less payroll deductions:		
Payroll taxes & Social Security	\$ 0.00	\$ 82.00
Insurance	\$ 0.00	\$ 0.00
Union Dues	\$ 0.00	\$ 0.00
Other	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY PAY	\$ 2750.00	\$ 402.00
Other monthly income (specify):	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME		\$ 3152.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Rent or mortgage payment	\$ 0.00	Taxes (not deducted) - specify:	
Plus: RE Taxes	\$ 0.00	quarterly tax payments	\$ 641.00
Insurance	\$ 0.00	Installment payments (not in plan)	
Home maintenance	\$ 15.00	Auto	\$ 0.00
Utilities-Electricity & heat	\$ 0.00	storage	\$ 98.00
Water & Sewer	\$ 0.00	School expenses	\$ 0.00
Telephone	\$ 58.00	Daycare	\$ 0.00
Other cable	\$ 40.00	Maintenance & Support	\$ 0.00
Food	\$ 550.00	Support of add'l dependent	\$ 0.00
Clothing	\$ 145.00	Children's allowances	0.00
Laundry & dry cleaning	\$ 90.00	Pet care expenses	\$ 40.00
Haircuts & personal grooming	\$ 55.00	Business expenses	\$ 45.00
Medical expenses	\$ 199.00		\$ 0.00
Dental expenses	\$ 45.00	TOTAL MONTHLY EXPENSES	\$ 2837.00
Transportation expenses	\$ 186.00	Chapter 12 & 13 Debtors:	
Recreation, clubs, other	\$ 55.00	Projected monthly income	\$ 3152.00
Tithing & charitable contributions	\$ 325.00	Projected mon. expenses	\$ 2837.00
		Excess income	\$ 315.00
Insurance:		Monthly plan payment	\$ 315.00
Homeowners & renters	\$ 15.00		
Life	\$ 127.00		
Health	\$ 0.00		
Auto	\$ 104.00		
Other Accident	\$ 4.00		

Additional Information:

Debtor has a \$740 deductible on medical insurance.

Unsworn Declaration under Penalty of Perjury

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

Date _____ Signature of Debtor /S/

Date _____ Signature of Debtor /S/

STATEMENT OF FINANCIAL AFFAIRS**1. Income from Employment or Operation of Business**

State the gross amount of income the debtor received from employment, trade or profession or operation of the debtor's business from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this year.

DEBTOR: Year to date:	\$ 16,500.00	CODEBTOR: Year to date:	\$
Last year	\$ 33,000.00	Last year	\$
2 years ago	\$ 33,000.00	2 years ago	\$

2. Income Other than from Employment or Operation of Business

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.

None

3. Payments to Creditors

a. List all payments on loans, installment purchases of goods or services & other debts aggregating more than \$600 to any creditor made within 90 days immediately preceding the commencement of this case.

None

b. List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

None

4. Suits, Executions and Attachments

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

None

b. Describe all property attached, garnished or seized under legal process within 1 year prior to filing this case.

None

5. Repossessions, Foreclosures and Returns

List all property repossessed by a creditor, sold at a foreclosure sale, transferred by deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of the case.

None

6. Assignments and Receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days preceding commencement.

None

b. List all property which was in the hands of a custodian, receiver or court-appointed official within 1 year.

None

7. Gifts

List all gifts or charitable contributions made within 1 year immediately preceding commencement of this case except ordinary & usual gifts to family members aggregating less than \$200 in value per person & charitable contributions aggregating less than \$100 per recipient.

Debtor contributes to Yellow Medicine and Hazel Run Lutheran Churches and to Public TV & Radio, American Cancer Society, etc.

8. Losses

List all losses from fire, theft, other casualty or gambling within one year prior to commencement of this case.

None

9. Payments Related to Debt Counselling or Bankruptcy

See attached Statement of Compensation by Attorney for Debtor(s)

10. Other Transfers

List all other property, other than property transferred in the ordinary course of business of the debtor transferred either absolutely or as security within 1 year preceding the commencement of this case.

None

11. Closed Financial Accounts

List all financial accounts & instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or transferred within 1 year preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit or other instruments, shares, accounts in banks, credit unions, pension funds, associations, brokerage houses & other financial institutions.

None

12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within 1 year immediately preceding commencement of this case.

None

13. Setoffs

List all setoffs by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding commencement of this case.

None

14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

None

15. Prior Address of Debtor

If the debtor has moved within the 2 years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period & vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**PO Box 446
Sacred Heart, MN**

16. Spouses and Former Spouses

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, Wisconsin) within the SIX-YEAR PERIOD immediately preceding the commencement of the case, identify the name of the debtor's spouse & of any former spouse who resides or resided with the debtor in the community property state.

None

17. Environmental Information

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

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

c. List all judicial or administrative proceedings including settlements or orders under Environmental Law with respect to which debtor is or was a party. Indicate name the name & address of the governmental unit that is or was a party to the proceeding and the docket number.

None

18. Nature, Location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer id numbers, nature of businesses, & beginning & ending dates of all business in which debtor was an officer, director, partner or executive of a corporation, partnership, sole proprietorship or a self-employed professional within the 6 years preceding the commencement of this case or in which debtor owned 5 pct or more of voting or equity securities within 6 years preceding commencement of the case. If debtor is a partnership, list names, addresses, taxpayer id numbers, nature of business & beginning dates of all businesses in which debtor was a partner or owned 5 percent or more of equity securities within 6 years before the commencement of the case.

If debtor is a corporation, list names, addresses, taxpayer id nos, nature of businesses & beginning & ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities with 6 years immediately preceding the commencement of this case.

None

b. Identify any business listed in a above that is "single asset real estate" as defined in 11 USC sec. 101.

None

The following questions are to be completed by every debtor that is a corporation or partnership & by any individual debtor who is or has been within 6 years preceding the commencement of the case an officer, director, managing executive or owner of more than 5 pct of equity securities of a corporation, a partner, other than a limited partnership, a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion only if the debtor is or was in business within the 6 years preceding the commencement of this case. A debtor who has not been in business within those 6 years should go directly to the signature page.)

19. Books, Records and Financial Statements

a. List all bookkeepers & accountants who within the 2 years preceding the filing of bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years preceding the filing of this case audited the books and records or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the commencement of the case were in possession of the books of account & records of the debtor. If any of the books of account & records are not available, explain.

None

d. List all financial institutions, creditors & other parties, including mercantile & trade agencies, to whom a financial statement was issued within the 2 years immediately preceding the commencement of this case by the debtor.

None

20. Inventories

a. List the dates of the last 2 inventories taken of your property, the name of the person who supervised the taking of each inventory, & the dollar amount and basis of each inventory.

None

b. List the name & address of the person having possession of each of the two inventories reported in a., above.

None

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature & percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers & directors, & each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

None

22. Former Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list each member who withdrew within 1 year prior to the commencement of this case.

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.

None

23. Withdrawals from a partnership or distributions by a corporation

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 & any other perquisite during one year immediately preceding the commencement of this case.

None

24. Tax Consolidation Group

If the debtor is a corporation, list name & federal taxpayer identification number of parent corporation of any consolidated group for tax purposes of which debtor has been a member within the 6 years before the commencement of the case.

None

25. Pension Funds

If the debtor is not an individual, list the name & federal taxpayer identification of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the 6 year period immediately preceding the commencement of the case.

None

UNSWORN DECLARATION UNDER PENALTY OF PERJURY

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 _____

Signature of Debtor _____

Date _____

Signature of Joint Debtor _____

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case no. _____

Clifford, Donald Ray

Debtor(s)

Chapter 13 Case

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 303(a), Bankruptcy rule 2016(b) and sec. 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 with the petition.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ 194.00
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 1250.00
(c) Prior to filing this statement, debtor(s) paid to the undersigned: \$ 194.00
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 1250.00

3. The services rendered or to be rendered include the following:
(a) analysis of the financial situation & advice & assistance to the debtor in determining whether to file a petition under Title 11, United States Code;)b) preparation & filing of a petition, exhibits, attachments, schedules, statements, lists & other documents required by the court; (c) representation of the debtor at the meeting of creditors; & (d) negotiations with creditors.

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), & undersigned has not received any transfer of property other than such payments by the debtor except as follows: None

5. The undersigned has not shared or agreed to share with any other person other than members of undersigned's law firm any compensation paid to be paid.

6. Debtor(s) agree(s) that if debtor(s) fails to pay fees as scheduled, or fails to appear at the 341 meeting scheduled, or otherwise fails to cooperate or comply with orders of the Bankruptcy Court or requests of the trustee, Curtis K. Walker may withdraw as attorney for debtor(s) upon written notice to debtor(s). It is further agreed that Curtis K. Walker is not obligated to represent debtor(s) in any motion, adversary proceeding, objection or other matter beyond the initial 341 meeting, & may decline to do so at his sole option.

LAW OFFICES OF CURTIS K. WALKER

Dated:

/S/
Debtor

/S/
Debtor

By /S/ Curtis K. Walker
CURTIS K. WALKER, #113906
THAYER A. K. BUTLER, # 200815
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357