

**United States Bankruptcy Court  
District of Minnesota**

In re **Robert Lee Carver,  
Janet Mary Carver**

Debtors

Case No. 04-33931

Chapter 13

**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 from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>199,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>30,600.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>240,811.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>2</b>		<b>4,658.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>4</b>		<b>27,071.00</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>5,648.85</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,848.58</b>
Total Number of Sheets of ALL Schedules		<b>17</b>			
Total Assets			<b>229,600.00</b>		
Total Liabilities				<b>272,540.00</b>	

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both 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 Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Homestead: Lot 1, Block 11, Townhouse Villages North 1st Addition, which is registered property with certificate of title no. 522596, Ramsey County, Minnesota.</b>		<b>J</b>	<b>199,000.00</b>	<b>226,445.00</b>

Sub-Total > **199,000.00** (Total of this page)

Total > **199,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both 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 petition 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."

Type of Property	N O N E	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	<b>X</b>			
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>TCF Bank Checking Account</b>	<b>W</b>	<b>300.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>	<b>J</b>	<b>1,000.00</b>
		<b>Household Tools</b>	<b>J</b>	<b>200.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	<b>J</b>	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Hunting Rifle</b>	<b>H</b>	<b>200.00</b>
		<b>Recreational Equipment</b>	<b>J</b>	<b>400.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **2,700.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Wife's 401(k) Plan; Through Employer (Not property of the estate, listed for informational purposes only.)</b>	<b>W</b>	<b>14,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **14,000.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current 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.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 Hyundai Elantra</b>	<b>H</b>	<b>8,000.00</b>
		<b>1997 Ford Explorer</b>	<b>J</b>	<b>5,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.		<b>Computer, Printer, and Monitor</b>	<b>H</b>	<b>900.00</b>
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **13,900.00**  
(Total of this page)  
Total > **30,600.00**

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

(Report also on Summary of Schedules)

In re **Robert Lee Carver,  
Janet Mary Carver**

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Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §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
<b><u>Real Property</u></b>			
<b>Homestead: Lot 1, Block 11, Townhouse Villages North 1st Addition, which is registered property with certificate of title no. 522596, Ramsey County, Minnesota.</b>	<b>11 U.S.C. § 522(d)(1) - Real property or mobile home</b>	<b>1,000.00</b>	<b>199,000.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>TCF Bank Checking Account</b>	<b>11 USC § 522(d)(5) - unused homestead</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Household Goods and Furnishings</b>	<b>11 U.S.C. § 522(d)(3) - household goods, clothing</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Household Tools</b>	<b>11 U.S.C. § 522(d)(3) - household goods, clothing</b>	<b>200.00</b>	<b>200.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Clothing</b>	<b>11 U.S.C. § 522(d)(3) - household goods, clothing</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>Jewelry</b>	<b>11 U.S.C. § 522(d)(4) - jewelry</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>Hunting Rifle</b>	<b>11 USC § 522(d)(5) - unused homestead</b>	<b>200.00</b>	<b>200.00</b>
<b>Recreational Equipment</b>	<b>11 USC § 522(d)(5) - unused homestead</b>	<b>400.00</b>	<b>400.00</b>
<b><u>Interests in IRA, FRISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
<b>Wife's 401(k) Plan; Through Employer (Not property of the estate, listed for informational purposes only.)</b>	<b>11 U.S.C. § 522(d)(10)(E) - pensions</b>	<b>14,000.00</b>	<b>14,000.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>2001 Hyundai Elantra</b>	<b>11 USC § 522(d)(5) - unused homestead</b>	<b>100.00</b>	<b>8,000.00</b>
<b>1997 Ford Explorer</b>	<b>11 U.S.C. § 522(d)(2) - motor vehicle</b>	<b>1,928.00</b>	<b>5,000.00</b>
<b><u>Machinery, Fixtures, Equipment and Supplies Used in Business</u></b>			
<b>Computer, Printer, and Monitor</b>	<b>11 U.S.C. § 522(d)(6) - tools of trade</b>	<b>900.00</b>	<b>900.00</b>

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. **04-33931**

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. 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 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 "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether 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.

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	H W J C	Husband, Wife, Joint, or Community			CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN							
Account No.									
<b>Creditor #: 1 ARDEN HILLS NORTH HOMES ASSOC C/O WILLIAM NORTON ESQ 710 RAYMOND AVE ST PAUL, MN 55114-1710</b>	<b>J</b>	<b>\$12,759.00 Arrears Lien on Homestead: Lot 1, Block 11, Townhouse Villages North 1st Addition, which is registered property with certificate of title no. 522596, Ramsey County, Minnesota.</b>							
		Value \$	<b>199,000.00</b>				<b>12,759.00</b>	<b>0.00</b>	
Account No.									
<b>Representing: ARDEN HILLS NORTH HOMES ASSOC</b>		<b>DURAND &amp; ASSOC 222 GRAND AVE W SOUTH SAINT PAUL, MN 55075</b>							
		Value \$							
Account No.									
<b>Creditor #: 2 HOUSEHOLD AUTO FINANCE 11452 EL CAMINO REAL SAN DIEGO, CA 92130</b>	<b>J</b>	<b>7% Interest Lien On 2001 Hyundai Elantra</b>							
		Value \$	<b>8,000.00</b>				<b>11,294.00</b>	<b>3,294.00</b>	
Account No.									
<b>Representing: HOUSEHOLD AUTO FINANCE</b>		<b>ERICH M RAMSEY ESQ PO BOX 201347 ARLINGTON, TX 76006</b>							
		Value \$							

1 continuation sheets attached

Subtotal  
(Total of this page) **24,053.00**

In re **Robert Lee Carver,  
Janet Mary Carver**

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Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	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 MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>Creditor #: 3 HOUSEHOLD FINANCE CORP PO BOX 8633 ELMHURST, IL 60126</b>	<b>J</b>	<b>\$8,110.00 Arrears Mortgage Homestead: Lot 1, Block 11, Townhouse Villages North 1st Addition, which is registered property with certificate of title no. 522596, Ramsey County, Minnesota.</b>					
		Value \$ <b>199,000.00</b>				<b>213,686.00</b>	<b>14,686.00</b>
Account No. <b>Representing: HOUSEHOLD FINANCE CORP</b>		<b>HOUSEHOLD FINANCE CORP 961 WEIGEL DR ELMHURST, IL 60126</b>					
		Value \$					
Account No. <b>Creditor #: 4 PARK CREDIT 7070 BROOKLYN BLVD BROOKLYN CENTER, MN 55429</b>	<b>J</b>	<b>7% Interest  Lien On  1997 Ford Explorer</b>					
		Value \$ <b>5,000.00</b>				<b>3,072.00</b>	<b>0.00</b>
Account No.							
		Value \$					
Account No.							
		Value \$					

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

Subtotal  
(Total of this page)

**216,758.00**

Total  
(Report on Summary of Schedules)

**240,811.00**

In re **Robert Lee Carver,  
Janet Mary Carver**

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Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and 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 this petition.

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 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 "Subtotal" 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. Repeat this total also on the Summary of Schedules.

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.)

**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)(2).

**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 \$4,650\* per person earned within 90 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)(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. § 507(a)(4).

**Certain farmers and fishermen**

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

**Deposits by individuals**

Claims of individuals up to \$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. § 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. § 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).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Robert Lee Carver,  
Janet Mary Carver**

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**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	C O D E B T 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	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>Creditor #: 1 INTERNAL REVENUE SERVICE STOP 5700 316 N ROBERT ST ST PAUL, MN 55101</b>				<b>2001  Federal Income Taxes</b>				<b>3,510.00</b>	<b>3,510.00</b>
Account No. <b>Creditor #: 2 RAMSEY COUNTY PROPERTY RECORDS &amp; REVENUE 50 W KELLOGG BLVD STE 820 ST PAUL, MN 55102</b>				<b>2004  Property Taxes</b>				<b>1,148.00</b>	<b>1,148.00</b>
Account No.									
Account No.									
Account No.									

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

Subtotal  
(Total of this page)

**4,658.00**

Total  
(Report on Summary of Schedules)

**4,658.00**

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. **04-33931**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, 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. 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 "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether 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 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.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Creditor #: 1 ARDEN SHOREVIEW HOSPITAL 1261 WEST CTY RD E SAINT PAUL, MN 55112</b>	<b>J</b>	<b>Consumer Debt</b>				<b>317.00</b>
Account No. <b>Representing: ARDEN SHOREVIEW HOSPITAL</b>		<b>TRANSWORLD SYSTEMS 1611 W CTY RD B STE 306 ST PAUL, MN 55113</b>				
Account No. <b>Creditor #: 2 CAPITAL ONE 11011 W BROAD STREET GLEN ALLEN, VA 23060</b>	<b>J</b>	<b>Credit Card Purchases</b>				<b>500.00</b>
Account No. <b>Creditor #: 3 CAPITAL ONE PO BOX 85015 RICHMOND, VA 23285-5015</b>	<b>J</b>	<b>Credit Card Purchases</b>				<b>442.00</b>
Subtotal (Total of this page)						<b>1,259.00</b>

3 continuation sheets attached

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	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 E D F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	
Account No. <b>Creditor #: 4 CITY OF ARDEN HILLS 1245 WEST HWY 96 ARDEN HILLS, MN 55112</b>	<b>J</b>	<b>Water Bills</b>			<b>395.00</b>
Account No. <b>Creditor #: 5 COMCAST CABLE PO BOX 173885 DENVER, CO 80217</b>	<b>J</b>	<b>Consumer Debt</b>			<b>221.00</b>
Account No. <b>Creditor #: 6 CROSS COUNTRY BANK PO BOX 15371 WILMINGTON, DE 19850</b>	<b>J</b>	<b>Credit Card Purchases</b>			<b>2,610.00</b>
Account No. <b>Creditor #: 7 DIVERSIFIED ADJUSTMENT PO BOX 32145 FRIDLEY, MN 55432</b>	<b>J</b>	<b>Medical Bills</b>			<b>49.00</b>
Account No. <b>Creditor #: 8 HERBERGERS PO BOX 10327 JACKSON, MS 39289</b>	<b>J</b>	<b>Credit Card Purchases</b>			<b>245.00</b>
Subtotal (Total of this page)					<b>3,520.00</b>

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

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	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>Creditor #: 9 HOUSEHOLD 12447 SW 69TH AVE TIGARD, OR 97223</b>	<b>J</b>					<b>10,386.00</b>
Account No. <b>Creditor #: 10 HOUSEHOLD FINANCE CORP PO BOX 8633 ELMHURST, IL 60126</b>	<b>J</b>					<b>5,477.00</b>
Account No. <b>Creditor #: 11 JC PENNEY PO BOX 981131 EL PASO, TX 79998</b>	<b>J</b>					<b>395.00</b>
Account No. <b>Creditor #: 12 NATIONAL RECOVERIES INC 11000 CENTRAL AVE NE MINNEAPOLIS, MN 55434</b>	<b>J</b>					<b>30.00</b>
Account No. <b>Creditor #: 13 PROVIDIAN 4940 JOHNSON DR PLEASANTON, CA 94566</b>	<b>J</b>					<b>4,203.00</b>
Subtotal (Total of this page)						<b>20,491.00</b>

Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M				
		H W J C	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T		U N L I Q U I D A T E D	D I S P U T E D		
Account No. <b>Creditor #: 14 RELIANCE RECOVERIES 6160 SUMMIT DR STE 420 MINNEAPOLIS, MN 55430</b>	<b>J</b>		<b>Medical Bills</b>						<b>292.00</b>
Account No. <b>Creditor #: 15 TARGET RETAILERS NATIONAL BANK PO BOX 9475 MINNEAPOLIS, MN 55440</b>	<b>J</b>		<b>Credit Card Purchases</b>						<b>1,509.00</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) **1,801.00**

Total  
(Report on Summary of Schedules) **27,071.00**

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

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.

**ARDEN HILLS NORTH  
HOMEOWNERS ASSOCIATION**

**Agreement to cure default and redeem  
homestead from foreclosure - see chapter 13  
plan.**

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

In re **Robert Lee Carver,  
Janet Mary Carver**

Case No. 04-33931

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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0 continuation sheets attached to Schedule of Codebtors

In re **Robert Lee Carver,**  
**Janet Mary Carver**

Case No. 04-33931

Debtors

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES <b>None.</b>	AGE	RELATIONSHIP
<b>EMPLOYMENT:</b>	DEBTOR		SPOUSE
Occupation	<b>GENERAL MANAGER/MORTGAGE BROKER</b>		<b>MAMMOGRAPHER</b>
Name of Employer	<b>ATM FINANCIAL SERVICES</b>		<b>PARK NICOLLET CLINICS</b>
How long employed	<b>6 YEARS</b>		<b>8 YEARS</b>
Address of Employer	<b>5820 74TH AVE N #102 BROOKLYN PARK, MN 55443-0000</b>		<b>3850 PARK NICOLLET BLVD ST LOUIS PARK, MN</b>

	DEBTOR	SPOUSE
INCOME: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <u>2,647.48</u>	\$ <u>4,872.21</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL</b>	<b>\$ <u>2,647.48</u></b>	<b>\$ <u>4,872.21</u></b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>202.53</u>	\$ <u>1,401.77</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>266.54</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <u>PN/SP RPA [401(k) loan]</u>	\$ <u>0.00</u>	\$ <u>365.37</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>202.53</u></b>	<b>\$ <u>2,033.68</u></b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>2,444.95</u></b>	<b>\$ <u>2,838.53</u></b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify) <u>401(k) Deduction Added Back In</u>	\$ <u>0.00</u>	\$ <u>365.37</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>TOTAL MONTHLY INCOME</b>	<b>\$ <u>2,444.95</u></b>	<b>\$ <u>3,203.90</u></b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ <u>5,648.85</u></b>	

(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: **Husband's income is from commissions; income varies, above figures are averages. He is an ex-marine diagnosed with post-traumatic stress disorder taking 4 prescription medications. Wife has expense for uniforms at work. Husband drives much while at work, and uses the internet at home for work.**

In re **Robert Lee Carver,**  
**Janet Mary Carver**

Case No. 04-33931

Debtors

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

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

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."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,962.58</u>
Are real estate taxes included? Yes _____ No <u>X</u>		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel	\$	<u>140.00</u>
Water and sewer	\$	<u>50.00</u>
Telephone	\$	<u>34.00</u>
Other <u>Internet</u>	\$	<u>50.00</u>
Home maintenance (repairs and upkeep)	\$	<u>25.00</u>
Food	\$	<u>400.00</u>
Clothing	\$	<u>100.00</u>
Laundry and dry cleaning	\$	<u>30.00</u>
Medical and dental expenses	\$	<u>70.00</u>
Transportation (not including car payments)	\$	<u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>150.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>250.00</u>
Other	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Property Taxes (average)</u>	\$	<u>184.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	<u>0.00</u>
Other <u>Health Club (doctor instructed)</u>	\$	<u>48.00</u>
Other <u>Association Dues (estimated)</u>	\$	<u>280.00</u>
Other	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u>Payment to Homeowner's Assn. for Default</u>	\$	<u>800.00</u>
Other	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b><u>4,848.58</u></b>

[FOR CHAPTER 12 AND 13 DEBTORSONLY]

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	\$	<u>5,648.85</u>
B. Total projected monthly expenses	\$	<u>4,848.58</u>
C. Excess income (A minus B)	\$	<u>800.27</u>
D. Total amount to be paid into plan each <u>Monthly</u>	\$	<u>800.00</u>

(interval)

**United States Bankruptcy Court  
District of Minnesota**

In re **Robert Lee Carver  
Janet Mary Carver**

Debtor(s)

Case No. **04-33931**  
Chapter **13**

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**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 18 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date July 19, 2004

Signature **/s/ Robert Lee Carver  
Robert Lee Carver**  
Debtor

Date July 19, 2004

Signature **/s/ Janet Mary Carver  
Janet Mary Carver**  
Joint Debtor

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

**United States Bankruptcy Court  
District of Minnesota**

In re **Robert Lee Carver  
Janet Mary Carver**

Debtor(s)

Case No. **04-33931**  
Chapter **13**

**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.

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 the 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.

*"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 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)
<b>\$38,635.00</b>	<b>2004 YTD: Gross Wages</b>
<b>\$87,654.00</b>	<b>2003: Husband \$31,972; Wife \$55,682</b>
<b>\$102,328.00</b>	<b>2002: Husband \$53,195; Wife \$49,133</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
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**3. Payments to creditors**

- None  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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>NORMAL MONTHLY PAYMENTS ONLY</b> <b>(Disregard "\$0.00" figures at right.)</b>		<b>\$0.00</b>	<b>\$0.00</b>

- None  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.)

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
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- 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
<b>INTERNAL REVENUE SERVICE</b>	<b>April 2004</b>	<b>2003 tax refund of \$4,122.86 seized and applied to back taxes owed.</b>

**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
<b>ARDEN HILLS NORTH HOMEOWNERS ASSOCIATION</b>	<b>January 7, 2004</b>	<b>Sheriff's sale occurred.</b>

**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
<b>CRAIG W ANDRESEN ATTY 2001 KILLEBREW DRIVE STE 330 BLOOMINGTON, MN 55425</b>	<b>June/July 2004</b>	<b>\$194.00 Court Filing Fee \$2,806.00 Attorney Fee</b>

### 10. Other transfers

- None  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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>PETITIONERS</b>	<b>7-12-04</b>	<b>401(k) withdrawal of \$5,400.00</b>

**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 AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None  If the debtor has moved within 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.

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 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.

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, 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.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- 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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**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 July 19, 2004

Signature */s/ Robert Lee Carver*  
**Robert Lee Carver**  
Debtor

Date July 19, 2004

Signature */s/ Janet Mary Carver*  
**Janet Mary Carver**  
Joint Debtor

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

**United States Bankruptcy Court  
District of Minnesota**

In re **Robert Lee Carver  
Janet Mary Carver**

Debtor(s)

Case No. **04-33931**  
Chapter **13**

**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_____	\$	<b>2,806.00</b>
Prior to the filing of this statement I have received_____	\$	<b>2,806.00</b>
Balance Due_____	\$	<b>0.00</b>

2. \$ **194.00** 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. [Other provisions as needed]

***Representation of the debtor at the meeting of creditors.***

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

***Representation of the debtor in any dischargeability action, contested plan confirmation hearing, lien avoidance, relief from stay motion, or any other contested matter.***

**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: **July 19, 2004**

**/s/ Craig W. Andresen #186557  
Craig W. Andresen #186557  
Craig W. Andresen, Attorney at Law  
2001 Killebrew Dr., Suite 330  
Bloomington, MN 55425  
(952) 831-1995**