

United States Bankruptcy Court Third Division, District of Minnesota		VOLUNTARY PETITION	
IN RE (Name of debtor - If Individual, enter Last, First, Middle) Bradsteen, Terra L.		NAME OF JOINT DEBTOR - (Spouse)(Last, First, Middle)	
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names)		ALL OTHER NAMES used by joint debtor in the last 6 years (Include married, maiden and trade names)	
SOCIAL SECURITY/TAX I.D. No. (If more than one, state all) XXX-XX-2331		SOCIAL SECURITY/TAX I.D. No. (If more than one, state all)	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 225 14th Ave S S St Paul, MN 55075-		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Dakota		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS	
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 addresses listed above)			
INFORMATION REGARDING DEBTOR (Check applicable boxes)			
TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Joint (H W) <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other		CHAPTER OR SECTION OF BANKRUPTCY DOCE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 304-Case Ancillary to a Foreign Proceeding	
NATURE OF DEBT (Check one box) <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business		FILING FEE (Check one box) (Applicable to individuals only) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing fee to be paid in installments	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 USC Sec 1121(e) (Optional)		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 No. 3	
STATISTICAL ADMINISTRATIVE INFORMATION (23 U.S.C. § 60-11) (Estimates only) (Check applicable boxes)		THIS SPACE FOR COURT USE ONLY	
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creaditors. <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
ESTIMATED NUMBER OF CREDITORS <input checked="" type="checkbox"/> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-Over			
ESTIMATED ASSETS (in thousands of dollars) <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> Over \$100 million			
ESTIMATED LIABILITIES (in thousands of dollars) <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> Over \$100 million			

<h1 style="margin: 0;">Voluntary Petition</h1>		Name of Debtor(s) Bradsteen, Terra L.	
(This page must be completed and filed in every case)			
Prior Bankruptcy Cases filed Within Last 6 Years (If more, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<h2 style="margin: 0;">Signatures</h2>			
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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 to file a 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.</p> <p><u>/e/ Terra L. Bradsteen</u> _____ Signature of Debtor</p> <p>_____ Signature of Joint Debtor</p> <p>_____ Telephone (If not represented by attorney)</p> <p>Date <u>July 26, 2004</u></p>		<p style="text-align: center;">Signature(s) of Debtor(s) (Corporation/Partnership)</p> <p>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. If debtor is a corporation filing under Chapter 11 United States Code, specified in this petition.</p> <p>_____ Signature of Authorized Individual</p> <p>_____ Print or Type Name of Authorized Individual</p> <p>_____ Title of Authorized Individual by Debtor to File this Petition</p> <p>Date <u>July 26, 2004</u></p>	
<p style="text-align: center;">Signature(s) of Attorney</p> <p><u>/e/ Richard J Pearson</u> _____ Signature of Attorney for Debtor(s)</p> <p>PRESCOTT AND PEARSON P.A.</p> <p>Richard J Pearson #130308</p> <p>443 Old Highway 8, Suite 208 P.O. Box 120088 New Brighton, Minnesota 55112 (651) 633-2757</p> <p>Date <u>July 26, 2004</u></p>		<p style="text-align: center;">Signature(s) of Non-Attorney Petition Preparer</p> <p>I certify that I am a petition preparer as defined in 11 U.S.C. Bankruptcy § 110, that I prepared provided the debtor with a copy of this document,</p> <p>_____ Print Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number</p> <p>_____ Address</p> <p>_____ Names and Social Security Numbers of all other Individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.</p> <p>_____ Signature of Bankruptcy Petition Preparer</p> <p>Date <u>July 26, 2004</u></p> <p>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 USC Sec. 110; 18 USC Sec. 156</p>	
EXHIBIT A			
<p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the securities Exchange Act of 1934 and is requesting relief under Chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made part of this petition</p>			
EXHIBIT B			
<p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under Chapter 7, 11, 12, or 13 or title 11 United States Code, and have explained the relief available under each such chapter.</p> <p><u>/e/ Richard J Pearson</u> _____ Signature of Attorney for Debtor(s)</p>			

UNITED STATES BANKRUPTCY COURT Third DIVISION, DISTRICT OF MINNESOTA

Name of Debtor(s): Bradsteen, Terra L.

Case No. BKY

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled

Review the specific instructions for each schedule before completing the schedule

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)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	\$155,900.00		
B - Personal Property	Y	2	\$13,130.00		
C - Property Claimed as Exempt	Y	2			
D - Creditors Holding Secured Claims	Y	1		\$140,908.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		\$4,256.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	1		\$1,198.00	
G - Executory Contracts and	Y	.5			
H - Codebtors	Y	.5			
I - Current Income of Individual Debtor(s)	Y	.5			\$2,897.00
J - Current Expenditures of Individual Debtor(s)	Y	.5			\$2,617.00
Total Number of Sheets of All Schedules		10			
			Total Assets		
			\$169,030.00		
				Total Liabilities	
				\$146,362.00	

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY <small>(In a joint petition, all assets are jointly owned unless otherwise indicated.)</small>	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
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Real property located in Dakota County, Minnesota, legally described, as:

Lot 24, Block 10, Wharton and Miller's Addition to South St Paul

100%

\$155,900.00

\$131,548.00

Total: \$155,900.00

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY *All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		
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	Checking Postal Credit Union-\$150., Savings Postal Credit Union-\$5.,	\$155.00
3. Security deposits with public utilities, telephone companies, landlords, and		
4. Household goods and furnishings including audio, video and computer equipment.		\$4,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		
6. Wearing apparel.		\$500.00
7. Furs and jewelry.		
8. Firearms and sports, photographic, and other hobby equipment.		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
10. Annuities. Itemize and name each issuer.		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		
13. Interest in partnerships or joint ventures. Itemize.		
14. Government and corporate bonds and other negotiable and nonnegotiable		
15. Accounts receivable.		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		
17. Other liquidated debts owing debtor including tax refunds. Give		
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.		
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		

SCHEDULE B - PERSONAL PROPRETY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY *All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	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		
21. Patents, copyrights, and other intellectual property. Give particulars.		
22. Licenses, franchises, and other general intangibles. Give particulars.		
23. Automobiles, trucks, trailers, and other vehicles and accessories.	2000 Buick Century \$8,350., 1987 Chevrolet Celebrity-1/2 interest- \$125., (\$250)	\$8,475.00
24. Boats, motors, and accessories.		
25. Aircraft and accessories.		
26. Office equipment, furnishings, and supplie		
27. Machinery, fixtures, equipment, and supplies used in business.		
28. Inventory.		
29. Animals.		
30. Crops - growing or harvested. Give particulars.		
31. Farming equipment and implements.		
32. Farm supplies, chemicals, and feed.		
33. Other personal property of any kind not already listed. Itemize.		

The debtor(s) hereby avoid the fixing of any judicial liens or non-possessory, non-purchase money liens on any of the above property which impairs and exemption to which the debtors(s) would have been entitled under 11 USC 522(d) and in the type of property detailed in 11 USC 522(f)(2).

Total: \$13,130.00

Name of Debtor(s): Bradsteen, Terra L.

Case No. BKY

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT STATE

Debtor elects the exemptions to which debtor is entitled under (Check one bo

11 USC § 522(b)(1): Exemptions provided in 11 USC § 522(d). Note: these exemptions are available only in certain states.

11 USC § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law. (State of Minnesota)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
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Interest in real property, located in Dakota County, Minnesota, legally described as follows, to-wit:

Lot 24, Block 10, Wharton and Miller's Addition to South St Paul

	MSA 510.01	\$24,352.00	\$155,900.00
Household goods	MSA 550.37 Subd. 4		
Clothing, household goods, furniture, stereo, televisions, wages, if any.		\$4,500.00	\$4,500.00
Tools of Trade	MSA 550.37 Subd. 6	\$0.00	\$0.00
Vehicles:	MSA 550.37 Subd. 12(a)	\$125.00	\$125.00
1987 Chevrolet Celebrity 1/2 interest	\$125.00 (\$250.00)		

Property claimed exempt under other sections of MSA 550.37:

Description	Statute	Exempt Value	Value
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Debtor(s): Bradsteen, Terra L.

Bky Case:

Schedule D - Creditors Holding Secured Claims

Creditors Name and Mailing Address Including Zip Code	Date Claim was incurred, Nature of lien and description and Market Value of property subject to lien	Amount of Claim	Unsecured Portion
(In a joint petition, all debt is jointly held unless otherwise indicated.)			
Acct#: 21976536 COUNTRYWIDE MORTGAGE BANKRUPTCY DEPARTMENT PO BOX 10231 VAN NUYS CA 91410	2004 HOMESTEAD (ARREARS \$2,990.00) Value: \$155,900.00	\$108,000.00	
Acct#: ROGER POJAR 4337 DENTON WAY INVER GROVE HEIGHTS MN 55076	2004 2ND MORTGAGE (ARREARS \$454.00) Value:	\$23,548.00	
Acct#: TRIAD FINANCIAL SERVICES 1160 CENTRE POINTE DR STE 1 ST PAUL MN 55120-1270	2004 2000 BUICK CENTURY NO PROVISIONS IN THE PLAN Value: \$8,350.00	\$9,360.00	
Acct#: WILFORD & GESKE 7650 CURRELL BLVD #300 WOODBURY MN 55125	2004 SEE COUNTRYWIDE MORTGAGE Value:	*****	
Total:		\$140,908.00	

Debtor(s): Bradsteen, Terra L.

Bky Case:

Schedule E - Creditors Holding Unsecured Priority Claims

Types of Priority Claims:

- Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
- Wages, Salaries, and Commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 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 in 11 U.S.C. Sec. 507(a)(3).
- Contributions to Employee Benefit Plan**
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 or Fishermen**
Claims of certain farmers or fishermen, up to a maximum of \$2000 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 \$900 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).
- 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. Sec. 507(a)(7).

Creditors Name and Mailing Address Including Zip Code	Date Claim was incurred and consideration for claim	Total Amount of Claim	Amount Entitled to Priority
Acct#: DAKOTA COUNTY PROPERTY TAX 1590 HWY 55 HASTINGS MN 55033	2004 PROPERTY TAXES	\$4,256.00	
Total:		\$4,256.00	

Debtor(s): Bradsteen, Terra L.

Bky Case:

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Creditors Name and Mailing Address Including Zip Code	Date Claim was incurred and consideration for claim. If claim is subject to setoff, so state. <small>(In a joint petition, all debt is jointly held unless otherwise indicated.)</small>	Amount of Claim Without
<hr/> Acct#: DENTAL SOUTH LOREN GROSS ATTORNEY 8609 LYNDALE AVE S BLOOMINGTON MN 55420	2004 SERVICES	\$287.00
Acct#: US WEST NEW VECTOR GROUP HELLMUTH & JOHNSON PLLC 10400 VIKING DR #500 EDEN PRAIRIE MN 55344	2004 JUDGEMENT	\$911.00
<hr/> <hr/> Total:		\$1,198.00

Name of Debtor(s): Bradsteen, Terra L.

Case No. BKY

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

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

UNITED STATES BANKRUPTCY COURT Third DIVISION, DISTRICT OF MINNESOTA

Name of Debtor(s): Bradsteen, Terra L.

Case No. BKY

Statement of Financial Affairs

1. Income from Employment or Operation of a 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. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under 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.) Give amount and source.

	Individual	Spouse
	YTD	YTD
	\$18,999.00	
2003	\$37,800.00	
2002	\$35,000.00	

2. Income Other than from Employment or Operation of a 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 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.) Give amount and source.

Child Support of \$532.00 monthly 2003 Tax Refund \$1,100.00

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

4. Suits, Executions, Garnishments and Attachments

None

a. List all suits 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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

Cimmeron Trailer Court entered a judgment against me in 2004.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

Cimmeron Trailer Court has garnished \$1,335 in that past 60 days. Garnishment pending with US West New Vecotr Group/Hellmuth & Johnson garnishment pending with Dental South/Loren Gross Attorney

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor or seller, date of repossession, foreclosure sale, transfer or return and description and value of property.

Sheriff Sale September 2, 2004

6. Assignments and Receiverships

None

a. Describe any assignments of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of assignee and terms of assignment or settlement.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of custodian, name and location of Court, Case title and number, Date of order and Description and value of property.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of person or organization, relationship to debtor, if any, and description and value of gift.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give description and value of property, description of circumstances and, if loss was covered in whole or in part by insurance, give particulars and date of loss.

9. Payments related to Debt Counseling or Bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give name and address of payee, date of payment, name of payor if other than debtor and amount of money or description and value of property.

PRESCOTT & PEARSON, P.A., PO Box 120088, New Brighton, MN 55112 Filing fee and attorney fees in the amount of \$194.00 \$_____ paid from debtor's earnings prior to the filing of this case.

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of transferee, relationship to debtor, date, and describe property transferred, and value received.

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 financial institutions. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of institution, type and number of account and amount of final balance and amount and date of sale or closing.

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 one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents and date of transfer or surrender, if any.

None **13. Setoffs**

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 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, date of setoff and amount of setoff.

14. Property Held for Another Person

None

List all property owned by another person that the debtor holds or controls. Give name and address of owner, description and value of property, and location of property.

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. Give address, name used and dates of occupancy.

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.

17. Environmental Information

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.

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 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.

See attached rider for business information

Unsworn Declaration under Penalty of Perjury

(If completed by an individual or individual and spouse) 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.

July 26, 2004 /e/ Terra L. Bradsteen July 26, 2004
Date: Signature of Debtor Date: Signature of Joint Debtor (if any)

(If completed on behalf of a partnership or corporation) 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 to the best of my knowledge, information and belief.

July 26, 2004
Date: Signature Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position of relationship to debtor.)
Penalty for making a false statement: fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 USC Sec. 152 and 3571.

United States Bankruptcy Court
District of Minnesota

Statement of Compensation By Attorney for Debtor(s)

The undersigned, pursuant to Local Rule 303(a), Bankruptcy Rule 201(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 filed this statement as required by applicable rules.
2. The filing fee paid by the undersigned to the clerk for this case is: \$194.00
The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$1,250.00
Prior to filing this statement, the debtor(s) paid to the undersigned: \$0.00
The unpaid balance due and payable by the debtor(s) to the undersigned is: \$1,250.00

It is agreed that if debtor(s) fail to make payment of fees according to any written agreement, the undersigned may bring a motion to withdraw as attorney for the case. This fee is earned whether or not debtor(s) attend the first meeting of creditors or receive a discharge. An additional charge of \$100.00 will be paid if debtor(s) fail to attend the first meeting of creditors. Creditors omitted will be included at the rate of \$25.00 each, and if further legal action may be necessary to effectively discharge their debt, additional fees will be charged.

3. The services rendered or to be rendered to the debtor(s) include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements, lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with the creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case. With regard to representation of the debtor(s) in motions of any kind, or other matters or proceedings which may require a court appearance, debtor(s) agree to pay attorney fees at the rate of \$200.00 per hour. Payment of this fee will not be a condition precedent to such representation. The undersigned is not obligated to represent the debtor(s) in adversary proceedings, but if the undersigned consents to such representation, the debtor(s) agree to pay \$200.00 per hour, with a retainer to be set by the attorney and paid before work is initiated. The debtor(s) have not retained the undersigned for removal of judgments or discharge of debts from the state court record.

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). Payment of additional fees allowed under paragraph 2 and 3, if any, will be derived from current earnings, or monies to be borrowed by the debtor(s).

5. The undersigned has not shared or agreed to share with any other persons other than with members of undersigned's law firm any compensation paid or to be paid. In an emergency situation or if an unavoidable conflict arises, an attorney from another office will be contracted to appear with the client at the 11 U.S.C Sec 341 hearing and will be paid no more than \$150.00 from the fees agreed to be paid in paragraph 2 above, if that arrangement is acceptable to the client.

Date: July 26, 2004

/e/Richard J Pearson

Richard J Pearson #130308

PRESCOTT & PEARSON, P.A.

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Acknowledged

/e/ Terra L. Bradsteen