

<b>FORM B1</b>	<b>United States Bankruptcy Court District of Minnesota</b>	<b>Voluntary Petition</b>
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Name of Debtor (if individual, enter Last, First, Middle): <b>Alvarez, Martin</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Alvarez, Melissa Ann</b>
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All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
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Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-0950</b>	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-6474</b>
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Street Address of Debtor (No. & Street, City, State & Zip Code): <b>408 Morning Drive Owatonna, MN 55060</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>408 Morning Drive Owatonna, MN 55060</b>
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County of Residence or of the Principal Place of Business: <b>Steele</b>	County of Residence or of the Principal Place of Business: <b>Steele</b>
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Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
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Location of Principal Assets of Business Debtor (if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

<p><b>Type of Debtor</b> (Check all boxes that apply)</p> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<p><b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <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"/> Sec. 304 - Case ancillary to foreign proceeding
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<p><b>Nature of Debts</b> (Check one box)</p> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<p><b>Filing Fee</b> (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
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<p><b>Chapter 11 Small Business</b> (Check all boxes that apply)</p> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	
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<p><b>Statistical/Administrative Information</b> (Estimates only)</p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <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. <table style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> <table style="width:100%; border-collapse: collapse;"> <tr> <td colspan="8" style="text-align: left;">Estimated Assets</td> </tr> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> <table style="width:100%; border-collapse: collapse;"> <tr> <td colspan="8" style="text-align: left;">Estimated Debts</td> </tr> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimated Assets								\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Estimated Debts								\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	THIS SPACE IS FOR COURT USE ONLY								
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**Voluntary Petition**

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

Name of Debtor(s):

**Alvarez, Martin**  
**Alvarez, Melissa Ann**

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location  
Where Filed: **- None -**

Case Number:

Date Filed:

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

Name of Debtor:  
**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Martin Alvarez  
Signature of Debtor **Martin Alvarez**

**X** /s/ Melissa Ann Alvarez  
Signature of Joint Debtor **Melissa Ann Alvarez**

Telephone Number (If not represented by attorney)  
**September 1, 2004**  
Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  
 Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)  
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X** /s/ Gregory J. Wald 165244 **September 1, 2004**  
Signature of Attorney for Debtor(s) Date  
**Gregory J. Wald 165244**

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?  
 Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Attorney**

**X** /s/ Gregory J. Wald 165244  
Signature of Attorney for Debtor(s)  
**Gregory J. Wald 165244**  
Printed Name of Attorney for Debtor(s)  
**Gregory J. Wald, Attorney**  
Firm Name  
**3601 Minnesota Drive, Suite 800**  
**Edina, MN 55435**  
Address  
Telephone Number  
**(952) 921-5802 Fax: (952) 831-1346**  
**September 1, 2004**  
Date

**Signature of Non-Attorney Petition Preparer**

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

Printed Name of Bankruptcy Petition Preparer  
Social Security Number (Required by 11 U.S.C. § 110(c).)  
Address

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

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

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

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

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_ Printed Name of Authorized Individual

\_\_\_\_\_ Title of Authorized Individual

\_\_\_\_\_ Date

**United States Bankruptcy Court  
District of Minnesota**

In re **Martin Alvarez,  
Melissa Ann Alvarez**  
\_\_\_\_\_ Debtors

Case No. \_\_\_\_\_  
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	Yes	1	117,000.00		
B - Personal Property	Yes	3	4,949.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		102,776.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		4,960.44	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		40,553.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,723.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,196.05
Total Number of Sheets of ALL Schedules		24			
Total Assets			121,949.00		
			Total Liabilities	148,289.47	

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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>Our residential property located in the County of Steele, State of Minnesota, legally described as follows:  Lot 9, Block 9, Baird Addition No. 2, Owatonna, Minnesota.</b>	<b>Fee simple</b>	<b>J</b>	<b>117,000.00</b>	<b>102,427.00</b>

Sub-Total > **117,000.00** (Total of this page)

Total > **117,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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>cash</b>		<b>J</b>	<b>500.00</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>X</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>Furniture, appliances, electronics, cookware &amp; dishes</b>	<b>J</b>	<b>500.00</b>
		<b>washing machine</b>	<b>J</b>	<b>349.00</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>Ordinary clothing</b>	<b>J</b>	<b>300.00</b>
7. Furs and jewelry.		<b>wedding band</b>	<b>W</b>	<b>50.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</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 > **1,699.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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>X</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 > **0.00**  
(Total of this page)

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

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1996 Dodge Caravan</b>	<b>H</b>	<b>2,400.00</b>
		<b>1992 Nissan Sentra</b>	<b>W</b>	<b>800.00</b>
		<b>1994 Ford Aerostar (not running)</b>	<b>J</b>	<b>50.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **3,250.00**  
(Total of this page)  
Total > **4,949.00**

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

(Report also on Summary of Schedules)

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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>Our residential property located in the County of Steele, State of Minnesota, legally described as follows:</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>14,573.00</b>	<b>117,000.00</b>
<b>Lot 9, Block 9, Baird Addition No. 2, Owatonna, Minnesota.</b>			
<b><u>Cash on Hand</u></b>			
<b>cash</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Furniture, appliances, electronics, cookware &amp; dishes</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Ordinary clothing</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>wedding band</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>50.00</b>	<b>50.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>1996 Dodge Caravan</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>2,400.00</b>	<b>2,400.00</b>
<b>1992 Nissan Sentra</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>800.00</b>	<b>800.00</b>
<b>1994 Ford Aerostar (not running)</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>50.00</b>	<b>50.00</b>

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether 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, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.  <b>AURORA LOAN SERVICE INC PO BOX 78111 PHOENIX, AZ 85062-8111</b>			<b>J</b>					
			<b>MORTGAGE Arrears: \$8300.00</b> <b>Our residential property located in the County of Steele, State of Minnesota, legally described as follows:</b> <b>Lot 9, Block 9, Baird Addition No. 2, Owatonna, Minnesota.</b>				<b>102,427.00</b>	<b>0.00</b>
			Value \$ <b>117,000.00</b>					
Account No.  <b>Representing: AURORA LOAN SERVICE INC</b>								
			<b>AURORA LOAN SERVICE INC 601 5TH AVE SCOTTSBLUFF, NE 69361</b>					
			Value \$					
Account No.  <b>Representing: AURORA LOAN SERVICE INC</b>								
			<b>MERS 1595 SPRING HILL ROAD, STE 310 VIENNA, VA 22182</b>					
			Value \$					
Account No.  <b>Representing: AURORA LOAN SERVICE INC</b>								
			<b>WILFORD &amp; GESKE PA PO BOX 25915 6043 HUDSON ROAD, SUITE 290 SAINT PAUL, MN 55125</b>					
			Value \$					
Subtotal							<b>102,427.00</b>	
(Total of this page)								

1 continuation sheets attached



In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If 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 \$4,925\* 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 \$4,925\* 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 \$2,225\* 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, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

**Alimony, Maintenance, or Support**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
		H W J C					
Account No. <b>001044929301</b>							
<b>MINNESOTA CHILD SUPPORT 115 W 1ST ST Fairmont, MN 56031</b>	<b>J</b>					<b>3,933.00</b>	<b>3,933.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

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

Subtotal  
(Total of this page)

**3,933.00**

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.  <b>MINNESOTA DEPARTMENT OF REVENUE COLLECTION DIV, 551-BANKRUPTCY PO BOX 64447 Saint Paul, MN 55164</b>		<b>J</b>					<b>1,027.44</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								
Account No.								

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

Subtotal  
(Total of this page)

**1,027.44**

Total  
(Report on Summary of Schedules)

**4,960.44**

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe 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 unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>177112</b>  <b>A&amp;W C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>		<b>NSF CHECKS #3621 \$156.43, #3612 \$160.92</b>				<b>317.35</b>
Account No. <b>103599</b>  <b>AFFILIATED CREDIT SERVICES PO BOX 129 Rochester, MN 55903</b>		<b>DENTAL BILLS</b>				<b>112.00</b>
Account No. <b>4121-7417-3314-0623</b>  <b>CAPITAL ONE PO BOX 6000 Seattle, WA 98190</b>						<b>914.81</b>
Account No.  <b>Representing: CAPITAL ONE</b>		<b>NCO FINANCIAL SYSTEMS 507 PRUDENTIAL RD Horsham, PA 19044</b>				
Subtotal (Total of this page)						<b>1,344.16</b>

9 continuation sheets attached

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.  <b>CASEY'S C/O TRAC-A-CHEC PO BOX 2764 Davenport, IA 52809</b>	J		<b>NSF CHECK #3946 AND #3953</b>			<b>161.76</b>	
Account No. <b>040517921</b>  <b>CHECK DIVERSION PROGRAM STEELE COUNTY BAD CHECK PROGM PO BOX 338 Anoka, MN 55303</b>							
Account No.  <b>CINEMA 6 1929 S CEDAR ST Owatonna, MN 55060</b>	J		<b>NSF CHECKS #3935 AND #3936</b>			<b>35.64</b>	
Account No. <b>177112</b>  <b>COBURNS C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>							
Account No. <b>84DA9V</b>  <b>COLUMBIA HOUSE A/T NCO FINANCIAL SYSTEMS 507 PRUDENTIAL RD Horsham, PA 19044</b>	J		<b>NSF CHECK #2988</b>			<b>98.85</b>	
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>728.19</b>

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	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. 177112  <b>COST CUTTERS C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>	J		<b>NSF CHECK</b>			<b>149.40</b>
Account No. 177112  <b>CULVERS C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>	J		<b>NSF CHECK #3745</b>			<b>137.82</b>
Account No.  <b>DAIRY QUEEN A/T PINNACLE FINANCIAL GROUP 7825 WASHINGTON AVE S. #410 Minneapolis, MN 55439</b>	J					<b>37.85</b>
Account No.  <b>DAVID JENSEN 442 MORNING DR Owatonna, MN 55060</b>	J		<b>PERSONAL LOAN</b>			<b>13,000.00</b>
Account No. 5418535111708453  <b>FIRST PREMIER 900 W DELAWARE Sioux Falls, SD 57117</b>	W					<b>622.68</b>
Subtotal (Total of this page)						<b>13,947.75</b>

Sheet no. 2 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>Representing: FIRST PREMIER</b>						
		<b>ARROW FINANCIAL SERVICES 8855 JAMESVILLE ST Whitewater, WI 53190</b>				
Account No. <b>177112</b>						
<b>GODFATHER'S C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>	<b>J</b>					<b>50.06</b>
Account No. <b>177112</b>						
<b>HARDEES C/O MARK PITZELE, ESQ 1550 UTICA AVE SO, #500 Minneapolis, MN 55416</b>	<b>J</b>					<b>210.25</b>
Account No.						
<b>KMART CORPORATION RECOVERY SERVICES OFFICE PO BOX 8130 Palatine, IL 60078</b>	<b>J</b>					<b>30.00</b>
Account No.						
<b>KWIK TRIP C/O ACCOUNT LIQUIDATION PO BOX 174 Decorah, IA 52101</b>	<b>J</b>					<b>348.99</b>
Subtotal (Total of this page)						<b>639.30</b>

Sheet no. 3 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>52338</b>  <b>LINDY'S COLLECTION SERVICE</b> <b>PO BOX 99</b> <b>New Ulm, MN 56073</b>	W		NSF CHECKS			136.67
Account No. <b>421511</b>  <b>MIDWEST ACCOUNTS SERVICE</b> <b>110 E WALNUT ST</b> <b>Mankato, MN 56002</b>		J		NSF CHECKS		
Account No. <b>0273995977</b>  <b>NATIONAL RECOVERIES</b> <b>11000 CENTRAL AVE NE</b> <b>Minneapolis, MN 55434</b>	J		\$46.84, \$34.68, \$46.01, \$49.20			176.73
Account No. <b>SW0200834267</b>  <b>NORTH SHORE AGENCY</b> <b>A/T INTEGRITY DIRECT</b> <b>PO BOX 5068</b> <b>Clifton, NJ 07015</b>		J				
Account No. <b>380070151</b>  <b>OWATONNA CLINIC</b> <b>134 SOUTHVIEW</b> <b>Owatonna, MN 55060</b>	W					768.17
Subtotal (Total of this page)						<b>1,182.02</b>

Sheet no. 4 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>380260000</b>  <b>OWATONNA CLINIC</b> <b>134 SOUTHVIEW</b> <b>Owatonna, MN 55060</b>		<b>H</b>				<b>87.00</b>
Account No. <b>7015</b>  <b>OWATONNA CLINIC</b> <b>A/T AFFILIATED CREDIT SERVICE</b> <b>PO BOX 1329</b> <b>Rochester, MN 55903</b>		<b>J</b>				<b>1,261.90</b>
Account No. <b>15005</b>  <b>OWATONNA HEATING &amp; COOLING</b> <b>406 N CEDAR</b> <b>Owatonna, MN 55060</b>		<b>J</b>				<b>82.50</b>
Account No. <b>0002440389703</b>  <b>OWATONNA HOSPITAL</b> <b>ALLINA HEALTH SERVICES</b> <b>701 XENIA AVE S</b> <b>Minneapolis, MN 55416</b>		<b>J</b>				<b>770.60</b>
Account No. <b>8086400</b>  <b>OWATONNA PUBLIC UTILITIES</b> <b>208 S WALNUT</b> <b>Owatonna, MN 55060</b>		<b>H</b>				<b>1,119.22</b>
Subtotal (Total of this page)						<b>3,321.22</b>

Sheet no. 5 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>PAUL SCHWEIM 1295 3RD AVE NE Owatonna, MN 55060</b>	J	<b>PERSONAL LOAN</b>				<b>15,000.00</b>
Account No. <b>T69247</b>  <b>PINNACLE FINANCIAL GROUP 7825 WASHINGTON AVE SO, #410 Minneapolis, MN 55439</b>		<b>NSF CHECK</b>				<b>59.63</b>
Account No. <b>76MH4S</b>  <b>PROGRESSIVE INSURANCE A/T NCO FINANCIAL SYSTEMS 507 PRUDENTIAL RD Horsham, PA 19044</b>		<b>J</b>				<b>108.00</b>
Account No. <b>2773084</b>  <b>QWEST COMMUNICATIONS A/T RISK MANAGMENT 802 E MARTINTOWN RD, #201 North Augusta, SC 29841</b>		<b>J</b>				<b>85.69</b>
Account No. <b>550122519</b>  <b>READER SERVICE PO BOX 9025 Buffalo, NY 14269</b>		<b>J</b>				<b>12.72</b>
Subtotal (Total of this page)						<b>15,266.04</b>

Sheet no. 6 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

Debtors

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>1395197</b>  <b>RISK MANAGEMENT</b> <b>802 E MARTINTOWN RD, #201</b> <b>North Augusta, SC 29841</b>	<b>J</b>					<b>296.95</b>
Account No. <b>801552</b>  <b>ROSSO &amp; SEIERSTAD</b> <b>1640 COMO AVE</b> <b>Saint Paul, MN 55108</b>	<b>J</b>	<b>NSF CHECKS</b>				<b>142.41</b>
Account No. <b>805290</b>  <b>ROSSO &amp; SEIERSTAD</b> <b>1640 COMO AVE</b> <b>Saint Paul, MN 55108</b>	<b>J</b>	<b>NSF CHECKS</b>				<b>43.69</b>
Account No. <b>00651941</b>  <b>ROSSO &amp; SEIERSTAD</b> <b>1640 COMO AVE</b> <b>Saint Paul, MN 55108</b>	<b>J</b>	<b>NSF CHECK #3001 \$138.58, \$135.21, \$139.99</b>				<b>413.78</b>
Account No. <b>52305</b>  <b>STARMAN WASTE REMOVAL</b> <b>A/T CREDIT BUREAU OF FARIBAULT</b> <b>PO BOX 642</b> <b>Faribault, MN 55021</b>	<b>X J</b>					<b>345.58</b>
					Subtotal (Total of this page)	<b>1,242.41</b>

Sheet no. 7 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>421511</b>  <b>SUBWAY</b> <b>C/O MIDWEST ACCOUNTS SERVICE</b> <b>110 E WALNUT ST</b> <b>Mankato, MN 56002</b>		<b>J</b>				<b>52.35</b>
Account No.  <b>TACO BELL</b> <b>C/O MARK PITZELE, ESQ</b> <b>1550 UTICA AVE SO, #500</b> <b>Minneapolis, MN 55416</b>		<b>J</b>	<b>NSF CHECK</b>			<b>141.08</b>
Account No. <b>8311B3B801</b>  <b>TACO JOHN'S</b> <b>C/O ACCELERATED RECEIVABLES</b> <b>PO BOX 70</b> <b>Scottsbluff, NE 69363</b>		<b>J</b>	<b>NSF CHECK</b>			<b>44.97</b>
Account No. <b>17578010</b>  <b>TARGET</b> <b>RETAILER'S NAT'L BANK</b> <b>PO BOX 59317</b> <b>Minneapolis, MN 55459</b>		<b>W</b>				<b>419.24</b>
Account No.  <b>Representing:</b> <b>TARGET</b>			<b>ASSET ACCEPTANCE</b> <b>PO BOX 44426</b> <b>Nottingham, MD 21236</b>			
Subtotal (Total of this page)						<b>657.64</b>

Sheet no. 8 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>980286990</b>  <b>TARGET RETAILER'S NAT'L BANK PO BOX 59317 Minneapolis, MN 55459</b>		<b>J</b>	<b>NSF CHECK</b>			<b>138.98</b>
Account No. <b>228852794CF</b>  <b>WASTE MANAGEMENT C/O D&amp;B RMS PO BOX 523 Richfield, OH 44286</b>		<b>J</b>				<b>107.30</b>
Account No. <b>035064CO293081</b>  <b>WELLS FARGO A/T NAT'L REVENUE CORP 4000 E 5TH AVE Columbus, OH 43219</b>		<b>J</b>	<b>FEE FOR BOUNCED CHECKS</b>			<b>1,978.02</b>
Account No.						
Account No.						

Sheet no. 9 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **2,224.30**

Total  
(Report on Summary of Schedules) **40,553.03**

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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.

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

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>DAUGHTER</b>	<b>STARMAN WASTE REMOVAL A/T CREDIT BUREAU OF FARIBAULT PO BOX 642 Faribault, MN 55021</b>

0 continuation sheets attached to Schedule of Codebtors

In re **Martin Alvarez,  
Melissa Ann Alvarez**

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

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	
	RELATIONSHIP <b>son Daughter Daughter Grandson</b>	AGE <b>10 12 18 3</b>
<b>EMPLOYMENT:</b>	DEBTOR	SPOUSE
Occupation	<b>fireplace installer</b>	<b>clerical support</b>
Name of Employer	<b>Fireplace Connection</b>	<b>General Equipment Co.</b>
How long employed	<b>one month</b>	<b>5 months</b>
Address of Employer	<b>Owatonna, MN 55060</b>	<b>610 Alexander Dr. Owatonna, MN 55060</b>

	DEBTOR	SPOUSE
INCOME: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <u>1,733.33</u>	\$ <u>1,993.33</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL</b>	<b>\$ <u>1,733.33</u></b>	<b>\$ <u>1,993.33</u></b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>141.31</u>	\$ <u>107.68</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>554.67</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <u>child support</u>	\$ <u>0.00</u>	\$ <u>342.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>141.31</u></b>	<b>\$ <u>1,004.35</u></b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>1,592.02</u></b>	<b>\$ <u>988.98</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>242.00</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>daughter's room and board payments</u>	\$ <u>450.00</u>	\$ <u>0.00</u>
<u>brother Steven Jensen's rent</u>	\$ <u>450.00</u>	\$ <u>0.00</u>
<b>TOTAL MONTHLY INCOME</b>	<b>\$ <u>2,734.02</u></b>	<b>\$ <u>988.98</u></b>
<b>TOTAL COMBINED MONTHLY INCOME</b> \$ <u>3,723.00</u>	(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: **brother Steven David Jensen lives with us and contributes his income.**

In re **Martin Alvarez,**  
**Melissa Ann Alvarez**

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

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>978.05</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>210.00</u>
Water and sewer	\$	<u>0.00</u>
Telephone	\$	<u>94.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
Food	\$	<u>800.00</u>
Clothing	\$	<u>140.00</u>
Laundry and dry cleaning	\$	<u>50.00</u>
Medical and dental expenses	\$	<u>164.00</u>
Transportation (not including car payments)	\$	<u>100.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>98.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</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>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>342.00</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>Household supplies, personal hygiene, misc.</u>	\$	<u>120.00</u>
Other _____	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b><u>3,196.05</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>3,723.00</u>
B. Total projected monthly expenses	\$	<u>3,196.05</u>
C. Excess income (A minus B)	\$	<u>526.95</u>
D. Total amount to be paid into plan each <u>Monthly</u>	\$	<u>0.00</u>

(interval)

**United States Bankruptcy Court  
District of Minnesota**

In re Martin Alvarez  
Melissa Ann Alvarez

Debtor(s)

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

13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 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 September 1, 2004

Signature /s/ Martin Alvarez  
**Martin Alvarez**  
Debtor

Date September 1, 2004

Signature /s/ Melissa Ann Alvarez  
**Melissa Ann Alvarez**  
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 **Martin Alvarez  
Melissa Ann Alvarez**

Debtor(s)

Case No. \_\_\_\_\_  
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>\$11,932.00</b>	<b>2004 husband's wages</b>
<b>\$14,235.00</b>	<b>2004 wife's wages</b>
<b>\$31,294.00</b>	<b>2003 combined wages</b>
<b>\$35,000.00</b>	<b>2002 estimated combined wages</b>

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2,856.00</b>	<b>2003 wife's child support</b>

AMOUNT  
**\$2,856.00**

SOURCE  
**2002 wife's child support**

### 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
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- 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
---------------------------------	----------------------	------------------------------	-----------------------

- 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>\$700 WAGES</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
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### 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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### 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
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### 11. Closed financial accounts

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
WELLS FARGO BANK	CHECKING ACCOUNT, CLOSING BALANCE \$1978.02	6/2004

## 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. NO. (EIN)	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 September 1, 2004

Signature /s/ Martin Alvarez  
**Martin Alvarez**  
 Debtor

Date September 1, 2004

Signature /s/ Melissa Ann Alvarez  
**Melissa Ann Alvarez**  
 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*

Form 1007-1 - Statement Of Compensation By Debtor's Attorney

United States Bankruptcy Court  
District of Minnesota

In re Martin Alvarez  
Melissa Ann Alvarez

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 13

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

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

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ 194.00  
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 1,250.00  
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ 0.00  
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 1,250.00
3. The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
  - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
  - (c) representation of the debtor(s) at the meeting of creditors;
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: September 1, 2004

Signed: /s/ Gregory J. Wald 165244

**Gregory J. Wald 165244**

Attorney for Debtor(s)

**Gregory J. Wald, Attorney**

**3601 Minnesota Drive, Suite 800**

**Edina, MN 55435**

**(952) 921-5802 Fax: (952) 831-1346**

LOCAL RULE REFERENCE: 1007-1

A&W  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

AFFILIATED CREDIT SERVICES  
PO BOX 129  
ROCHESTER MN 55903

ARROW FINANCIAL SERVICES  
8855 JAMESVILLE ST  
WHITEWATER WI 53190

ASSET ACCEPTANCE  
PO BOX 44426  
NOTTINGHAM MD 21236

AURORA LOAN SERVICE INC  
PO BOX 78111  
PHOENIX AZ 85062-8111

AURORA LOAN SERVICE INC  
601 5TH AVE  
SCOTTSBLUFF NE 69361

CAPITAL ONE  
PO BOX 6000  
SEATTLE WA 98190

CASEY'S  
C/O TRAC-A-CHEC  
PO BOX 2764  
DAVENPORT IA 52809

CHECK DIVERSION PROGRAM  
STEELE COUNTY BAD CHECK PROGM  
PO BOX 338  
ANOKA MN 55303

CINEMA 6  
1929 S CEDAR ST  
OWATONNA MN 55060

COBURNS  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

COLUMBIA HOUSE  
A/T NCO FINANCIAL SYSTEMS  
507 PRUDENTIAL RD  
HORSHAM PA 19044

COST CUTTERS  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

CULVERS  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

DAIRY QUEEN  
A/T PINNACLE FINANCIAL GROUP  
7825 WASHINGTON AVE S. #410  
MINNEAPOLIS MN 55439

DAUGHTER

DAVID JENSEN  
442 MORNING DR  
OWATONNA MN 55060

E-Z OWN  
131 W. BROADWAY STREET  
OWATONNA MN 55060

FIRST PREMIER  
900 W DELAWARE  
SIOUX FALLS SD 57117

GODFATHER'S  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

HARDEES  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

KMART CORPORATION  
RECOVERY SERVICES OFFICE  
PO BOX 8130  
PALATINE IL 60078

KWIK TRIP  
C/O ACCOUNT LIQUIDATION  
PO BOX 174  
DECORAH IA 52101

LINDY'S COLLECTION SERVICE  
PO BOX 99  
NEW ULM MN 56073

MERS  
1595 SPRING HILL ROAD, STE 310  
VIENNA VA 22182

MIDWEST ACCOUNTS SERVICE  
110 E WALNUT ST  
MANKATO MN 56002

MINNESOTA CHILD SUPPORT  
115 W 1ST ST  
FAIRMONT MN 56031

MINNESOTA DEPARTMENT OF REVENUE  
COLLECTION DIV, 551-BANKRUPTCY  
PO BOX 64447  
SAINT PAUL MN 55164

NATIONAL RECOVERIES  
11000 CENTRAL AVE NE  
MINNEAPOLIS MN 55434

NCO FINANCIAL SYSTEMS  
507 PRUDENTIAL RD  
HORSHAM PA 19044

NORTH SHORE AGENCY  
A/T INTEGRITY DIRECT  
PO BOX 5068  
CLIFTON NJ 07015

OWATONNA CLINIC  
134 SOUTHVIEW  
OWATONNA MN 55060

OWATONNA CLINIC  
A/T AFFILIATED CREDIT SERVICE  
PO BOX 1329  
ROCHESTER MN 55903

OWATONNA HEATING & COOLING  
406 N CEDAR  
OWATONNA MN 55060

OWATONNA HOSPITAL  
ALLINA HEALTH SERVICES  
701 XENIA AVE S  
MINNEAPOLIS MN 55416

OWATONNA PUBLIC UTILITIES  
208 S WALNUT  
OWATONNA MN 55060

PAUL SCHWEIM  
1295 3RD AVE NE  
OWATONNA MN 55060

PINNACLE FINANCIAL GROUP  
7825 WASHINGTON AVE SO, #410  
MINNEAPOLIS MN 55439

PROGRESSIVE INSURANCE  
A/T NCO FINANCIAL SYSTEMS  
507 PRUDENTIAL RD  
HORSHAM PA 19044

QWEST COMMUNICATIONS  
A/T RISK MANAGMENT  
802 E MARTINTOWN RD, #201  
NORTH AUGUSTA SC 29841

READER SERVICE  
PO BOX 9025  
BUFFALO NY 14269

RISK MANAGEMENT  
802 E MARTINTOWN RD, #201  
NORTH AUGUSTA SC 29841

ROSSO & SEIERSTAD  
1640 COMO AVE  
SAINT PAUL MN 55108

STARMAN WASTE REMOVAL  
A/T CREDIT BUREAU OF FARIBAULT  
PO BOX 642  
FARIBAULT MN 55021

SUBWAY  
C/O MIDWEST ACCOUNTS SERVICE  
110 E WALNUT ST  
MANKATO MN 56002

TACO BELL  
C/O MARK PITZELE, ESQ  
1550 UTICA AVE SO, #500  
MINNEAPOLIS MN 55416

TACO JOHN'S  
C/O ACCELERATED RECEIVABLES  
PO BOX 70  
SCOTTSBLUFF NE 69363

TARGET  
RETAILER'S NAT'L BANK  
PO BOX 59317  
MINNEAPOLIS MN 55459

WASTE MANAGEMENT  
C/O D&B RMS  
PO BOX 523  
RICHFIELD OH 44286

WELLS FARGO  
A/T NAT'L REVENUE CORP  
4000 E 5TH AVE  
COLUMBUS OH 43219

WILFORD & GESKE PA  
PO BOX 25915  
6043 HUDSON ROAD, SUITE 290  
SAINT PAUL MN 55125