Official Form 1 (4/07)					
United S	States Bankruptcy Co District of Kansas	ourt		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Bremby, Roderick	Middle):		of Joint Debtor (Spouse) emby, April	(Last, First, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years	All Ot (inclue	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec./Complete EIN or oth xxx-xx-2548	her Tax ID No. (if more than one, state all)		our digits of Soc. Sec./Cor (-xx-0088	nplete EIN or other Tax ID No. (if more than one, state a	
Street Address of Debtor (No. and Street, City, a 5221 Eisenhower Place Lawrence, KS	nd State): ZIP Code	112	Address of Joint Debtor () 29 Somerset Circle wrence, KS	No. and Street, City, and State): ZIP Code	
	66049	-		66049	
County of Residence or of the Principal Place of Douglas	Business:		y of Residence or of the P uglas	rincipal Place of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailir	ng Address of Joint Debtor	r (if different from street address):	
	ZIP Code	-		ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor	Nature of Business		Chapter o	f Bankruptcy Code Under Which	
(Form of Organization)	(Check one box)			etition is Filed (Check one box)	
(Check one box)	Health Care Business	~ 1	□ Chapter 7		
Individual (includes Joint Debtors)	□ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B)	ined	Chapter 9	□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
See Exhibit D on page 2 of this form.	□ Railroad		Chapter 11	- e e	
Corporation (includes LLC and LLP)	Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Partnership	 Commodity Broker Clearing Bank 				
□ Other (If debtor is not one of the above entities,	☐ Other			Nature of Debts	
check this box and state type of entity below.)	Tax-Exempt Entity			(Check one box)	
	(Check box, if applicable)		Debts are primarily cons		
	Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co	ates	defined in 11 U.S.C. § 1 "incurred by an individu a personal, family, or ho	ual primarily for	
Filing Fee (Check on	e box)	Check	one box: C	hapter 11 Debtors	
□ Full Filing Fee attached				ss debtor as defined in 11 U.S.C. § 101(51D).	
Filing Fee to be paid in installments (applical		Check		siness debtor as defined in 11 U.S.C. § 101(51D).	
attach signed application for the court's consi is unable to pay fee except in installments. R			Debtor's aggregate nonce	ontingent liquidated debts (excluding debts owed	
☐ Filing Fee waiver requested (applicable to ch		to insiders or affiliates) are less than \$2,190,000.			
attach signed application for the court's consi		Check	all applicable boxes: A plan is being filed with	h this petition.	
		1	Acceptances of the plan	were solicited prepetition from one or more	
			classes of creditors, in ac	cordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information Debtor estimates that funds will be available	for distribution to unsecured credit	ors		THIS SPACE IS FOR COURT USE ONLY	
			as paid		
Debtor estimates that, after any exempt proper there will be no funds available for distribution		expense	los paiu,		
Estimated Number of Creditors					
1- 50- 100- 200- 49 99 199 999		5,001-	100,001- OVER		
$\blacksquare \qquad \Box \qquad \Box \qquad \Box$	5,000 10,000 25,000 50),000 □	100,000 100,000		
Estimated Assets					
□ \$0 to □ \$10,001 to	\$100,001 to \$1,000,0		More than		
\$10,000 \$100,000	\$1 million \$100 mi	llion	\$100 million		
Estimated Liabilities					
\$0 to \$50,000 \$100,000	\$100,001 to \$1 million \$1,000,0 \$100 mi		More than \$100 million		
· · · · · · · · · · · · · · · · · · ·					

Official Form	1 (4/07)		FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Bromby Boderick	
(This page mi	(This page must be completed and filed in every case) Bremby, Roderick Bremby, April		
	All Prior Bankruptcy Cases Filed Within Las		additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more the	han one, attach additional sheet)
Name of Deb - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to and is reque	bleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner nan have informed the petitioner that [h 12, or 13 of title 11, United States 0	Iual whose debts are primarily consumer debts.) ned in the foregoing petition, declare that I ne or she] may proceed under chapter 7, 11, Code, and have explained the relief available certify that I delivered to the debtor the notice March 31, 2007 r(s) (Date)
		Jonathan C. Becker	
■ No.(To be comp■ ExhibitIf this is a jo	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made int petition: D also completed and signed by the joint debtor is attached Information Regardin	a part of this petition.	h a separate Exhibit D.)
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal as	
	There is a bankruptcy case concerning debtor's affiliate, g	<i>.</i> .	•
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	cipal place of business or principal s in the United States but is a defen	assets in the United States in dant in an action or
	Statement by a Debtor Who Resides (Check all apr	s as a Tenant of Residential Prope blicable boxes)	erty
	Landlord has a judgment against the debtor for possession	<i>,</i>	ed, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would become	due during the 30-day period

Voluntary Petition	Name of Debtor(s):
voluntary retition	Bremby, Roderick
This page must be completed and filed in every case)	Bremby, April
	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
[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	(Check only one box.)
proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and	□ I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached
choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapte of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
I request relief in accordance with the chapter of title 11, United	X
States Code, specified in this petition.	
X /s/ Roderick Bremby Signature of Debtor Roderick Bremby	Printed Name of Foreign Representative
•	Date
X /s/ April Bremby Signature of Joint Debtor April Bremby	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Joint Debtor April Breinby	
Telephone Number (If not represented by attorney)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this
March 31, 2007	document for compensation and have provided the debtor with a copy of this document and the notices and information required
Date	under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
Signature of Attorney	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h)
Signature of Autorney	setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum
X /s/ Jonathan C. Becker	amount before preparing any document for filing for a debtor or
Signature of Attorney for Debtor(s)	accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Jonathan C. Becker #13983	Official Form 19B is attached.
Printed Name of Attorney for Debtor(s)	
Jonathan C. Becker	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name	
3220 Mesa Way Suite B	Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer,
Lawrence, KS 66049-2344	principal, responsible person or partner of the bankruptcy petition
	preparer.)(Required by 11 U.S.C. § 110.)
Address	
Email: jcb3220law@hotmail.com _785/842-0900 Fax: 785/842-0916	
Telephone Number	Address
March 31, 2007	1 1001035
Date	X
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in	Date
this petition is true and correct, and that I have been authorized to	Signature of Bankruptcy Petition Preparer or officer, principal,
file this petition on behalf of the debtor.	responsible person, or partner whose Social Security number is
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	provided above. Names and Social Security numbers of all other individuals who
X	prepared or assisted in preparing this document unless the
XSignature of Authorized Individual	bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional
Title of Anthonized Individual	sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the

United States Bankruptcy Court District of Kansas

	Roderick Bremby
In re	April Bremby

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. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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 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 full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"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, including part-time activities either as an employee or in independent trade or 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 \$171,525.00	SOURCE 2005 Income includes income reported in #2 also
\$39,201.44	2006 Wages for April
\$87,997.71	2006 - Wages for Rod
\$50,604.44	2007 to date

2

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 \$59,762.00	SOURCE 2005 April Bremby D.O.
\$87,710.45	2006 - April Bremby D.O.
\$1,420.86	2006 - Kansas State Health Insurance Reimbursement
\$3,249.17	2006 - Coventry Reimbursement
\$73.80	2006 VA Reimbursement

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (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 Americredit Attn: Americredit Dpeartment Account: 414911420 4001 Embarcadero Arlington, TX 76014 DATES OF PAYMENTS **1/2007**

AMOUNT PAID **\$750.00**

AMOUNT STILL OWING \$13,229.25

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (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.)

		AMOUNI	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None c. *All debtors:* 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

3

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 Resmae v. Bremby	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION Douglas County	STATUS OR DISPOSITION Awaiting substitution of New Plaintiff because of bankruptcy of Plaintiff and sale 3/12/2007 to Credit Suisse of Asset Backed Securities including claim against debtors
Capital One Bank v. Bremby 2007 LM 686	Suit on a Debt	Douglas County, KS	Awaiting Answer 4/14/07

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

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.)

	DATE OF REPOSSESSION,	
NAME AND ADDRESS OF	FORECLOSURE SALE,	DESCRIPTION AND VALUE OF
CREDITOR OR SELLER	TRANSFER OR RETURN	PROPERTY

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.)

	DATE OF	
NAME AND ADDRESS OF ASSIGNEE	ASSIGNMENT	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 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

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	RELATIONSHIP TO		DESCRIPTION AND
PERSON OR ORGANIZATION	DEBTOR, IF ANY	DATE OF GIFT	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 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
--------------------------------------	--	--------------

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.			
	ND ADDRESS PAYEE	DATE OF PAYM NAME OF PAYOR I THAN DEBT	FOTHER	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	10. Other transfers			
None	a. List all other property, other than property transferred either absolutely or as security w filing under chapter 12 or chapter 13 must in spouses are separated and a joint petition is n	ithin two years immediatel include transfers by either or	y preceding the commence	ement of this case. (Married debtors
NAME A	ND ADDRESS OF TRANSFEREE,		DESCRIBE PROP	ERTY TRANSFERRED
R	ELATIONSHIP TO DEBTOR	DATE	AND VA	LUE RECEIVED
None	b. List all property transferred by the debtor trust or similar device of which the debtor is		ely preceding the commer	acement of this case to a self-settled
NAME O DEVICE	OF TRUST OR OTHER	DATE(S) OF TRANSFER(S)		NEY OR DESCRIPTION AND ERTY OR DEBTOR'S INTEREST
	11. Closed financial accounts			
None	List all financial accounts and instruments he otherwise transferred within one year immed financial accounts, certificates of deposit, or cooperatives, associations, brokerage houses include information concerning accounts or unless the spouses are separated and a joint p	diately preceding the comm other instruments; shares a and other financial institut instruments held by or for e	encement of this case. Inc nd share accounts held in ions. (Married debtors fili	lude checking, savings, or other banks, credit unions, pension funds, ng under chapter 12 or chapter 13 must

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

4

5

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.)

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

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.)

DESCRIPTION AND VALUE OF

DATE OF SETOFF

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

14. Property held for another person

None

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

PROPERTY

15. Prior address of debtor

None If the debtor has moved within **three 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

LOCATION OF PROPERTY

AMOUNT OF SETOFF

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 **eight years** 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:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	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.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

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

BEGINNING AND

ENDING DATES

18 . Nature, location and name of business

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO.

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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **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 **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 **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 **six years** immediately preceding the commencement of this case.

NAME

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

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

NATURE OF BUSINESS

ADDRESS DATES SERVICES RENDERED NAME None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. NAME ADDRESS None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS DATE ISSUED 20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS 21 . Current Partners, Officers, Directors and Shareholders None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP 22 . Former partners, officers, directors and shareholders None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case. NAME ADDRESS DATE OF WITHDRAWAL None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

of account and records, or prepared a financial statement of the debtor.

None

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

DATE AND PURPOSE

OF WITHDRAWAL

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

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 March 31, 2007

Signature /s/ Roderick Bremby

Signature

Roderick Bremby Debtor

/s/ April Bremby April Bremby

Date March 31, 2007

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

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court District of Kansas

Roderick BrembyIn reApril Bremby

Debtor(s)

Case No. Chapter

13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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5

Bremby

Official Form 1, Exh. D (10/06) - Cont.

 \Box 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 \Box Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Roderick Bremby Roderick Bremby

Date: March 31, 2007

Certificate Number: 01356-KS-CC-001664302

CERTIFICATE OF COUNSELING

I CERTIFY that on March 31, 2007	, at	4:39	o'clock <u>PM EDT</u> ,					
Roderick Bremby received from								
Hummingbird Credit Counseling and Education, Inc.								
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the								
District of Kansas, an individual [or group] briefing that complied								
with the provisions of 11 U.S.C. §§ 109(h) and 111.								
A debt repayment plan was not prepared	Ifad	ebt repayment pl	an was prepared, a copy of					
the debt repayment plan is attached to this c	ertificat	e.						
This counseling session was conducted by in	nternet a	nd telephone						
Date: March 31, 2007	By	/s/Lorraine Gurga	anus					
	Name	Lorraine Gurgan	JS					
	Title	Certified Counse	lor					

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court District of Kansas

Roderick BrembyIn reApril Bremby

Debtor(s)

Case No. Chapter

13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Bremby

Official Form 1, Exh. D (10/06) - Cont.

 \Box 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 \Box Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ April Bremby April Bremby

Date: March 31, 2007

Certificate Number: 01356-KS-CC-001664304

CERTIFICATE OF COUNSELING

I CERTIFY that on March 31, 2007	, at	4:54	o'clock <u>PM EDT</u> ,					
April Bremby received from								
Hummingbird Credit Counseling and Education, Inc.								
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the								
District of Kansas	, ar	n individual [or g	group] briefing that complied					
with the provisions of 11 U.S.C. §§ 109(h) and 111.								
A debt repayment plan was not prepared	If a d	ebt repayment pl	an was prepared, a copy of					
the debt repayment plan is attached to this c	ertificat	e.						
This counseling session was conducted by in	nternet a	nd telephone						
Date: March 31, 2007	By	/s/Lorraine Gurga	anus					
	Name	Lorraine Gurganu	15					
	Title	Certified Counsel	lor					

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

In re Roderick Bremby,

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 Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 4616 Woodridge Drive, Lawrence KS	Fee simple	J	399,000.00	457,784.85

Sub-Total >	399,000.00	(Total of this page)
-------------	------------	----------------------

399,000.00

(Report also on Summary of Schedules)

Total >

4/01/07 1:55PM

In re	Roderick Bremby,
	April Bremby

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." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Central National Bank	н	600.00
	shares in banks, savings and loan, thrift, building and loan, and		Capital Federal	J	55.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Central National Savings	W	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Aquila Deposit	J	150.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	J	10,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Framed Pictures, Records, CDs	J	1,425.00
6.	Wearing apparel.		Clothing	J	5,000.00
7.	Furs and jewelry.		Jewelry	W	850.00
8.	Firearms and sports, photographic, and other hobby equipment.	x			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > (Total of this page)

18,120.00

3 continuation sheets attached to the Schedule of Personal Property

In re Roderick Bremby,

April Bremby

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 Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12.	Interests in IRA, ERISA, Keogh, or	ŀ	(PERS	н	30,000.00
	other pension or profit sharing plans. Give particulars.	5	Sisteres of Charity of LVN Health System 401k	н	281.52
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	F	Paid Accounts Receivables	W	45.00
		ļ	Accounts Receivables	J	4,200.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

34,526.52

In re Roderick Bremby,

April Bremby

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 Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	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			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	۱	1999 Villager (KBB: \$5845)	J	5,845.00
	other vehicles and accessories.	1	1993 Mercury Villager (116,801)	J	2,000.00
		٦	1999 Passport	J	4,710.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

12,555.00

Roderick Bremby, Case No. In re **April Bremby** Debtors **SCHEDULE B. PERSONAL PROPERTY** (Continuation Sheet) Husband, Wife, Joint, or Current Value of Debtor's Interest in Property, N O N E Type of Property Description and Location of Property without Deducting any Community Secured Claim or Exemption Х

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page) Total > 65 0.00

65,201.52

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

Roderick Bremby, In re

April Bremby

Case No.

Debtors SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

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

□ Check if debtor claims a homestead exemption that exceeds \$136,875.

□ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 4616 Woodridge Drive, Lawrence KS	Kan. Stat. Ann. § 60-2301	399,000.00	399,000.00
<u>Household Goods and Furnishings</u> Household Goods	Kan. Stat. Ann. § 60-2304(a)	10,000.00	10,000.00
Books, Pictures and Other Art Objects; Collectible Books, Framed Pictures, Records, CDs	<u>s</u> Kan. Stat. Ann. § 60-2304(a)	1,425.00	1,425.00
<u>Wearing Apparel</u> Clothing	Kan. Stat. Ann. § 60-2304(a)	5,000.00	5,000.00
<u>Furs and Jewelry</u> Jewelry	Kan. Stat. Ann. § 60-2304(b)	850.00	850.00
Interests in IRA, ERISA, Keogh, or Other Pension of KPERS	o <u>r Profit Sharing Plans</u> Kan. Stat. Ann. §§ 60-2308, 60-2313(a)(1)	30,000.00	30,000.00
Sisteres of Charity of LVN Health System 401k	Kan. Stat. Ann. §§ 60-2308, 60-2313(a)(1)	281.52	281.52
Accounts Receivable Accounts Receivables	Kan. Stat. Ann. § 60-2310	75%	4,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1993 Mercury Villager (116,801)	Kan. Stat. Ann. § 60-2304(c)	2,000.00	2,000.00
1999 Passport	Kan. Stat. Ann. § 60-2304(c)	4,710.00	4,710.00

In re	Roderick Bremby,
	A

4/01/07 1:55PM

Debtors

Case No.

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.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). 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 the 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.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Lousecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. 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	Hu H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N		I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Third Mortgage	Ť	A T E D			
Central National Bank 809 N Washington Street Junction City, KS 66441		J	Location: 4616 Woodridge Drive, Lawrence KS		D			
			Value \$ 399,000.00				10,000.00	10,000.00
Account No.			Second Mortgage					
Citifinancial 1525 W 6th, Suite C Lawrence, KS 66044		J	Location: 4616 Woodridge Drive, Lawrence KS					
			Value \$ 399,000.00	1			15,540.56	15,540.56
Account No.			1999 Villager (KBB: \$5845)					
Citifinancial 1525 W 6th, Suite C Lawrence, KS 66044		J						
			Value \$ 5,845.00				4,427.07	0.00
Account No. Douglas County Treasurer 1100 Massachusetts Lawrence, KS 66044		J	Statutory Lien Location: 4616 Woodridge Drive, Lawrence KS					
			Value \$ 399,000.00	1			4,632.94	4,632.94
<u>1</u> continuation sheets attached				Sub this		-	34,600.57	30,173.50

Case No._____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED 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	H U H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN		S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx2676			First Mortgage	Ť	D A T E D			
Resmae Mortgage Corp P.O. Box 7149 Pasadena, CA 91109-7149		J	Location: 4616 Woodridge Drive, Lawrence KS Value \$ 399,000.00	-			427,611.35	28,611.35
Account No.					\vdash		427,011.33	20,011.33
			Value \$					
Account No.			· · · · · · · · · · · · · · · · · · ·		\vdash			
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attac Schedule of Creditors Holding Secured Claims		d to) (Total of	Sub this			427,611.35	28,611.35
Schedule of Cleanors Holding Secured Claims			(Report on Summary of S	Т	ota	ıl	462,211.92	58,784.85

In re Roderick Bremby,

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. Use a separate continuation sheet for each type of priority and label each with the type of priority.

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 a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

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 the 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 "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 "Subtotals" 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. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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)

□ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

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 trust or the order for relief. 11 U.S.C. § 507(a)(3).

□ 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 \$10,950* per person earned 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).

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)(5).

□ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 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).

□ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

In re Roderick Bremby,

April Bremby

Case No.

Debtors SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
	C	Ни	sband, Wife, Joint, or Community	C	U			
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED	CONT-NGEN	UNLLQULDA	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			2004	Т	D A T E D			
Internal Revenue Service PO Box 21125 Philadelphia, PA 19114		J	Taxes				04 540 40	0.00
Account No. 2548			2005				31,512.42	31,512.42
Internal Revenue Service PO Box 21125 Philadelphia, PA 19114		J	Taxes					0.00
							21,147.83	21,147.83
Account No. Kansas Dept of Revenue 915 SW Harrison P.O. Box 12005 Topeka, KS 66612-2005		J	2004				3,794.71	0.00 3,794.7 ⁻
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets attac	cheo	d to	, S	ubt	ota	1		0.00
Schedule of Creditors Holding Unsecured Prio							56,454.96	56,454.96
			(Report on Summary of Sc		ota ule		56,454.96	0.00 56,454.96

In re	Roderick Bremby,	Case No
	April Bremby	

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. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). 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 the 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 and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 \Box 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	HL H J C			L Q U	S P U T E	AMOUNT OF CLAIM
Account No. xxxx-xxxx-y849			Credit card purchases	T	A T E D		
Action Card Cardholder Services P.O. Box 2394 Omaha, NE 68103-2394		w			D		1,639.00
Account No.			Professional Services		┢	┢	
AmeriBill 1303 Sw 42nd St Topeka, KS 66609-1213		J					4,760.09
Account No. xxxxx0256			Deficiency Balance		+		4,7 00.00
Americredit Attn: Americredit Dpeartment Account: 414911420 4001 Embarcadero Arlington, TX 76014		J					13,229.25
Account No. xxxx-xxxx-8610			Credit card purchases		T	T	
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216		J					
							1,289.78
3 continuation sheets attached	ľ		(Total o	Sub f this			20,918.12

(Total of this page)

In re **Roderick Bremby**, Case No._____

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

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

(Total of this page)

20,224.06

April Bremby

CREDITOR'S NAME,	С	н	usband, Wife, Joint, or Community	С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGENT		DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-0901			Credit card purchases	Ť	E		
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216		v	v				994.01
Account No.			Credit card purchases			F	
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216		J					
Account No.							0.00
Central National Bank 809 N Washington Street Junction City, KS 66441		J					15 000 00
Account No.			Utility				15,000.00
Cingular Wireless P.O. Box 650553 Dallas, TX 75265-0553		J					
							1,059.87
Account No. xxxx-xxxx-1312 Commerce Bank P.O. Box 411036 Kansas City, MO 64180-6000		н	Credit card purchases				
							3,170.18
Sheet no. <u>1</u> of <u>3</u> sheets attached to Scheet	lule of			Sub	tota	al	20.224.06

In re **Roderick Bremby**,

April Bremby

Case No._____

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED D I S P CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. w U T E D CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. xxxxxx8053 Insuarnce **Farmers Insurance Company** J 4680 Wilshire Blvd Los Angeles, CA 90010 626.43 Account No. xxxxx4555 Trade debt **Feist Yellow Book** J 316 Main Street Spearville, KS 67876 449.29 Account No. xxxxx0077 Medical Bills Lawrence Memorial Hospital J PO Box 1617 Lawrence, KS 66044 742.50 Trade debt Account No. Lowenthal-Bennett J 900 Massachusetts Lawrence, KS 66044 541.71 Account No. xxxxx727-0 Insurance Progressive J P.O. Box 31260 Tampa, FL 33631 3,030.71 Sheet no. 2 of 3 sheets attached to Schedule of Subtotal 5,390.64

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re **Roderick Bremby**,

April Bremby

Case No._____

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

							<u>, i </u>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
Account No.			Student Loan	Ť	T E D		
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500		J					31,911.27
Account No. xxxxxxxx0001			Trade debt	+		╈	
SBC Yellow Pages c/o Allied International Credi 2101 W Peoria Suite 120 Phoenix, AZ 85029-4925		J					
Account No.			Professional Services			\downarrow	843.54
Summers Spencer and Callison 4910 Coporate Centre Dr Lawrence, KS 66049		J					
Account No.							800.00
Account No.							
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims]		(Total of	Sul this			33,554.81
			(Report on Summary of S		Tot	al	

In re Roderick Bremby, April Bremby

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. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

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.
Amir Safadi 5113 Harvard Lawrence, KS 66049	1129 Somerset Circle - lease ends 7/31/2007 - \$1,600
Highland Construction 5110 Bob Billlings Parkway Lawrence, KS 66049	5221 Eisenhower Place - lease ends 6/30/07 - \$850
Internal Revenue Service 271 W 3rd Suite 3000 Stop 5333 WIC Wichita, KS 67202	Payroll Deduction Agreement dates 4/5/2006
Lawrence Athletic Club 3200 Mesa Way Lawrence, KS 66044	Athletic Club Membership

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

In re Roderick Bremby,

April Bremby

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. 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 eight 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Roderick Bremby In re April Bremby

Debtor(s)

Case No.

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):	A	AGE(S):			
	Son		13			
Married	Son		15			
	Daughter		17			
	Daughter		19			
Employment:	DEBTOR			SPOUSE		
	cretary	Physici				
Name of Employer Sta	ate of Kansas	Sisters	of Cha	rity of LVN He	alth Sy	ystem
How long employed 4 y	/ears	4 mont	hs			
Address of Employer		9801 R	enner F	Road		
		Lenexa	a, KS 66	219		
	projected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions (Prorate if not paid monthly)		\$	8,197.65	\$	9,166.67
2. Estimate monthly overtime			\$	0.00	\$	0.00
-						
3. SUBTOTAL			\$	8,197.65	\$_	9,166.67
4. LESS PAYROLL DEDUCTION					<i></i>	0 470 00
a. Payroll taxes and social sect	urity		\$	2,349.86	\$_	2,173.28
b. Insurance			\$	731.42	\$	537.14
c. Union dues			\$	0.00	\$_	0.00
d. Other (Specify): KPERS			\$	327.90	\$_	0.00
			\$	0.00	\$_	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS		\$	3,409.18	\$_	2,710.42
6. TOTAL NET MONTHLY TAKE HOME PAY		\$	4,788.47	\$_	6,456.25	
7. Regular income from operation of business or profession or farm (Attach detailed statement)		\$	0.00	\$	0.00	
8. Income from real property	of business of profession of furni (function demined	statement)	\$	0.00	*	0.00
9. Interest and dividends			ب	0.00	φ	0.00
	ort payments payable to the debtor for the debt	tor's use or	ч <u> </u>	0.00	Ψ	0.00
that of dependents listed above			\$	0.00	¢	0.00
-			۰ ب	0.00	ۍ ب	0.00
11. Social security or government a (Specify):	issistance		\$	0.00	¢	0.00
(Speeny):			ب م	0.00	ф с	0.00
10 D			ۍ م		ۍ م	
12. Pension or retirement income			\$	0.00	\$_	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$_	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	ROUGH 13		\$	0.00	\$_	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			\$	4,788.47	\$_	6,456.25
16. COMBINED AVERAGE MON from line 15; if there is only one debtor	THLY INCOME: (Combine column totals			\$	11,24	4.72
nom me 15, n mere is only one debior	repear total reported on file 15)		L			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

April Bremby

In re

Debtor(s)

Case No.

4/01/07 1:55PM

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate 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."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 4,009.15
a. Are real estate taxes included? Yes No _X	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$550.00
b. Water and sewer	\$ 245.00
c. Telephone	\$ 400.00
d. Other Cable	\$180.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$1,220.00
5. Clothing	\$150.00
6. Laundry and dry cleaning	\$135.00
7. Medical and dental expenses	\$238.00
8. Transportation (not including car payments)	\$ 280.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 210.00
b. Life	\$ 436.70
c. Health	\$ 0.00
d. Auto	\$ 607.15
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) See Detailed Expense Attachment	\$ 800.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	
plan)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
c. Other	\$ 0.00
d. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
	\$ <u>375.00</u>
Other Orthodontic Bill	\$ <u>0.00</u>
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$ 10,036.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20.	STATEMENT OF MONTHLY NET INCOME	
a.	Average monthly income from Line 15 of Schedule I	\$ 11,244.72
b.	Average monthly expenses from Line 18 above	\$ 10,036.00
c.	Monthly net income (a. minus b.)	\$ 1,208.72

Debtor(s)

Case No.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Specific Tax Expenditures:	
Personal Property	\$ 200.00
Income Taxes for April	\$ 600.00
Total Tax Expenditures	\$ 800.00

In re	Roderick Bremby,
	April Bremby

Case No.

Debtors

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 of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	399,000.00		
B - Personal Property	Yes	4	65,201.52		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		462,211.92	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		56,454.96	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		80,087.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,244.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,036.00
Total Number of Sheets of ALL Schedu	ıles	19			
	Te	otal Assets	464,201.52		
			Total Liabilities	598,754.51	

In re	Roderick Bremby,
	April Bremby

Case No.		

Chapter_

13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

Debtors

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	56,454.96
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	56,454.96

State the following:

Average Income (from Schedule I, Line 16)	11,244.72
Average Expenses (from Schedule J, Line 18)	10,036.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	17,044.49

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		58,784.85
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	56,454.96	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		80,087.63
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		138,872.48

	Roderick Bremby
In re	April Bremby

Debtor(s)

Case No. Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date March 31, 2007

Signature /s/ Roderick Bremby Roderick Bremby Debtor

Date March 31, 2007

Signature /s/ April Bremby April Bremby 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.

Roderick Bremby April Bremby In re

Debtor(s)

Case No. 13

Chapter

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that 1. compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 3,750.00
Prior to the filing of this statement I have received	\$ 0.00
Balance Due	\$ 3,750.00

<u>0.00</u> of the filing fee has been paid. 2.

The source of the compensation paid to me was: 3.

> Debtor \Box Other (specify):

The source of compensation to be paid to me is: 4.

- Debtor \Box Other (specify):
- 5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
- 6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

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

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 31, 2007

7.

/s/ Jonathan C. Becker Jonathan C. Becker Jonathan C. Becker 3220 Mesa Wav Suite B Lawrence, KS 66049-2344 785/842-0900 Fax: 785/842-0916 jcb3220law@hotmail.com

Action Card Cardholder Services P.O. Box 2394 Omaha NE 68103-2394

Action Card P.O. Box 790211 Saint Louis MO 63179-0211

Alliance One 1160 Center Pointe Drive Suite 1 Saint Paul MN 55120

AmeriBill 1303 Sw 42nd St Topeka KS 66609-1213

Americredit Attn: Americredit Dpeartment Account: 414911420 4001 Embarcadero Arlington TX 76014

Amir Safadi 5113 Harvard Lawrence KS 66049

Capital One Bank PO Box 790216 Saint Louis MO 63179-0216

Central National Bank 809 N Washington Street Junction City KS 66441

Cingular Wireless P.O. Box 650553 Dallas TX 75265-0553

Cingular Wireless 2321 N University Lubbock TX 79415 Citifinancial 1525 W 6th, Suite C Lawrence KS 66044

Commerce Bank P.O. Box 411036 Kansas City MO 64180-6000

CoStep P.O. Box 809 Canyon TX 79015

Credit Collection Services Two Wells Avenue Dept. 773 Newton Center MA 02459

Credit Suisse 11 Madison Ave New York NY 10010

Douglas County Treasurer 1100 Massachusetts Lawrence KS 66044

Farmers Insurance Company 4680 Wilshire Blvd Los Angeles CA 90010

Feist Yellow Book 316 Main Street Spearville KS 67876

Highland Construction 5110 Bob Billings Parkway Lawrence KS 66049

Internal Revenue Service PO Box 21125 Philadelphia PA 19114

Internal Revenue Service 271 W 3rd Suite 3000 Stop 5333 WIC Wichita KS 67202 Kansas Counselors PO Box 14765 Lenexa KS 66285

Kansas Dept of Revenue 915 SW Harrison P.O. Box 12005 Topeka KS 66612-2005

Kramer & Frank 9300 Dielman Ind Dr Suite 100 Saint Louis MO 63132

Lawrence Athletic Club 3200 Mesa Way Lawrence KS 66044

Lawrence Memorial Hospital PO Box 1617 Lawrence KS 66044

Lowenthal-Bennett 900 Massachusetts Lawrence KS 66044

NCO Financial Systems PO Box 8180 Dept 07 Philadelphia PA 19101-8180

Pennco Associates P.O. Box 1878 Southampton PA 18966-9998

Progressive P.O. Box 31260 Tampa FL 33631

Resmae Mortgage Corp P.O. Box 7149 Pasadena CA 91109-7149 Robert Lastelic 6300 College Blvd Suite 100 Overland Park KS 66211

Sallie Mae PO Box 9500 Wilkes Barre PA 18773-9500

SBC Yellow Pages c/o Allied International Credi 2101 W Peoria Suite 120 Phoenix AZ 85029-4925

Select Portfolio Servicing Attn Customer Service P.O. Box 551170 Jacksonville FL 32255-1170

Summers Spencer and Callison 4910 Coporate Centre Dr Lawrence KS 66049

United Recovery Systems P.O. Box 722929 Houston TX 77272-2929

US Attorney 500 State Street Suite 342 Kansas City KS 66101

In re April Bremby

Debtor(s)

Case No. Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: March 31, 2007

/s/ Roderick Bremby Roderick Bremby Signature of Debtor

Date: March 31, 2007

/s/ April Bremby

April Bremby Signature of Debtor

UNITED STATES BANKRUPTCY COURT DISTRICT OF KANSAS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

<u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jonathan C. Becker	X /s/ Jonathan C. Becker	March 31, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
3220 Mesa Way		
Suite B		
Lawrence, KS 66049-2344		
785/842-0900		

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

April Bremby	X /s/ Roderick Bremby	March 31, 2007
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ April Bremby	March 31, 2007

 Signature of Joint Debtor (if any)
 Date

	Roderick Bremby
In re	April Bremby

	Debtor(s)
Case Number:	

(If known)

According to the calculations required by this statement:

The applicable commitment period is 5 years

The applicable commitment period is 5 years.

■ Disposable income is determined under § 1325(b)(3). □ Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I	. F	REPORT OF I	ΙΝΟ	ОМЕ				
	Marit	al/filing status. Check the box that applies a	and o	complete the balance	e of th	nis part of this stater	nent a	as directed.		
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.					-10.				
	b. 🔳	Married. Complete both Column A ("Debto	r's i	Income") and Colu	ımn B	3 ("Spouse's Incor	ne")	for Lines 2-10).	
	All figu	ures must reflect average monthly income rece	eive	d from all sources, d	erive	d during the six	I	Column A		Column B
		dar months prior to filing the bankruptcy case,						Debtor's		
		If the amount of monthly income varied durin n total by six, and enter the result on the appro			iust d	livide the six-		Income		Spouse's Income
2	Gross	wages, salary, tips, bonuses, overtime, o	com	missions.			\$	7,567.06	\$	9,477.43
3	and er	ne from the operation of a business, profe nter the difference in the appropriate column(s Do not include any part of the operating rt IV.	s) of	Line 3. Do not ente enses entered on	er a n	umber less than b as a deduction				
J	a.	Gross receipts	\$	Debtor 0.00	¢	Spouse 0.00				
	a. b.	Ordinary and necessary business expenses	⊅ \$			0.00				
	в. с.	Business income		btract Line b from L		0.00		0.00		0.00
		s and other real property income. Subtract					\$	0.00	\$	0.00
4	the ap	ppropriate column(s) of Line 4. Do not enter a of the business expenses entered on Line Gross receipts	nur	nber less than zero. s a deduction in P a Debtor	Do I art I\	not include any				
	b.	Ordinary and necessary operating expenses	\$			0.00				
	с.	Rent and other real property income	_	ubtract Line b from I			¢	0.00	¢	0.00
5	-	est, dividends, and royalties.					Ψ			
-	Inter	est, ulvidends, and loyalties.					\$	0.00	\$	0.00
6	Pensi	on and retirement income.					\$	0.00	\$	0.00
7	exper not in	mounts paid by another person or entity, nses of the debtor or the debtor's depend clude amounts paid by the debtor's spouse.	ent	s, including child o	or spo	ousal support. Do	\$	0.00	\$	0.00
8	Howey benefi but in:	ployment compensation. Enter the amount ver, if you contend that unemployment compe it under the Social Security Act, do not list the stead state the amount in the space below: nployment compensation claimed to	nsat	ion received by you	or yo	ur spouse was a				
		benefit under the Social Security Act Debtor	r \$	0.00 Spo	ouse \$	0.00	\$	0.00	\$	0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. 9 Victim of international or domestic terrorism.									
	a.	\$	_		5					
	b.	\$	I	5			\$	0.00	\$	0.00
10	Colum	otal. Add Lines 2 thru 9 in Column A, and, if in B. Enter the total(s).					\$	7,567.06	\$	9,477.43
11		I. If Column B has been completed, add Line 1 tal. If Column B has not been completed, enter the second sec					\$			17,044.49

	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIO	D	
12	Enter the amount from Line 11	\$	17,044.49
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	17.044.49
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$	204,533.88
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: KS b. Enter debtor's household size: 6	\$	80,826.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable compares" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable compares" at the top of page 1 of this statement and continue with this statement. 		
Par	t III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSAB	LE I	NCOME
18	Enter the amount from Line 11.	\$	17,044.49
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	17,044.49
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$	204,533.88
22	Applicable median family income. Enter the amount from Line 16.	\$	80,826.00
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.		i
23	The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.	e is dete	ermined under
	The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable in determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do IV, V, or VI.		

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2) Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and

	income level. (This information is available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)	\$ 1,978.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$ 438.00

25B	of the availa Month	I Standards: housing and utilities; mortgage/rent e IRS Housing and Utilities Standards; mortgage/rent expense for y ole at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy cou ly Payments for any debts secured by your home, as stated in Line in Line 25B. Do not enter an amount less than zero.	our county and family size (this informati rt); enter on Line b the total of the Avera	on is ge		
200	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$ 960	6.00		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 4,850	15		
	c.	Net mortgage/rental expense	Subtract Line b from Line a.	.15	\$	0.00
26	25A a Stand	I Standards: housing and utilities; adjustment. If yound 25B does not accurately compute the allowance to which you a ards, enter any additional amount to which you contend you are e space below:	re entitled under the IRS Housing and Uti	ities	\$	0.00
	You ar	I Standards: transportation; vehicle operation/puble re entitled to an expense allowance in this category regardless of we and regardless of whether you use public transportation.		g a		
27	includ	the number of vehicles for which you pay the operating expenses ed as a contribution to your household expenses in Line 7. \Box 1 \blacksquare 2 or more.	or for which the operating expenses are			
	Ц0					
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
28	Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 47	.00		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 93	3.52		
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	377.48
	you ch Enter,	I Standards: transportation ownership/lease expen necked the "2 or more" Box in Line 28. in Line a below, the amount of the IRS Transportation Standards usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in	, Ownership Costs, Second Car (available			
29	Payme	ents for any debts secured by Vehicle 2, as stated in Line 47; subt 9. Do not enter an amount less than zero.	ract Line b from Line a and enter the resu			
	a.	IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payment for any debts secured by Vehicle 2,	\$ 332	2.00		
	b.	as stated in Line 47		0.00		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$	332.00
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.				\$	5,211.08
		r Necessary Expenses: mandatory payroll deduction		oll		
31		tions that are required for your employment, such as mandatory r m costs. Do not include discretionary amounts, such as non			\$	326.89

32	term life	Necessary Expenses: life insurance. E insurance for yourself. Do not include premiu other form of insurance.				\$	0.00
33		Necessary Expenses: court-ordered pa to pay pursuant to court order, such as spousal				т	
33		e support obligations included in line 49.	or enild support payments.		ac payments on	\$	0.00
34	challer employn	Necessary Expenses: education for en nged child. Enter the total monthly amount the nent and for education that is required for a physication providing similar services is available.	hat you actually expend for e	ducation that	is a condition of	\$	0.00
35	Other childcare	Necessary Expenses: childcare. Enter the substant of provide a subsy-sitting, day care, nursery and provide a subsy-sitting.	he average monthly amount reschool. Do not include ot	that you actu her educati	ally expend on onal payments.	\$	0.00
36	health ca	Necessary Expenses: health care. Enter are expenses that are not reimbursed by insuran its for health insurance listed in Line 39.					0.00
		Necessary Expenses: telecommunicati	on convicos Enter the a	iona month	ally amount that you	\$	0.00
37	actually pagers,	pay for telecommunication services other than yo call waiting, caller id, special long distance, or int or that of your dependents. Do not include any	our basic home telephone ser ernet service-to the extent n	vice - such a ecessary for	s cell phones,		0.00
20		, ,				\$	0.00
38	Iotal	Expenses Allowed under IRS Standard		-		\$	9,021.45
		Subpart B: Additional E	xpense Deductions	under§7	'07(b)		
		Note: Do not include any exp	enses that you have	listed in	Lines 24-37		
		Insurance, Disability Insurance, and age monthly amounts that you actually pay for y es.					
39	a.	Health Insurance	\$	948.48			
29	b.	Disability Insurance	\$	0.00			
	c.	Health Savings Account	\$	0.00			
			Total: Add Lines a, b, and	с		\$	948.48
40	expense or disabl	ued contributions to the care of house s that you will continue to pay for the reasonable led member of your household or member of you include payments listed in Line 34.	and necessary care and sup	port of an eld	lerly, chronically ill,	\$	0.00
41	maintain	tion against family violence. Enter any a the safety of your family under the Family Viole nature of these expenses is required to be kept	nce Prevention and Services				0.00
			,	noo on:fii	by IDC Loss!	\$	0.00
42	Standard trustee	energy costs. Enter the average monthly am ds for Housing and Utilities, that you actually exp with documentation demonstrating that the	end for home energy costs.	You must p	rovide your case		
	necessa					\$	0.00
Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			on for your nentation	\$	0.00		
44	expense percent bankrup	onal food and clothing expense. Enter the s exceed the combined allowances for food and a of those combined allowances. (This information tcy court.) You must provide your case trust and amount claimed is reasonable and neces	pparel in the IRS National St is available at <u>www.usdoj.gov</u> ee with documentation de	andards, not v/ust/ or fron	to exceed five the clerk of the	\$	0.00
45		ued charitable contributions. Enter the a financial instruments to a charitable organization			e in the form of	\$	120.00
46	Total A	Additional Expense Deductions under §	§ 707(b). Enter the total o	f Lines 39 thi	ough 45.	\$	1,068.48

47	you o The A follow	wn, list the name of creditor, ident Average Monthly Payment is the tot ving the filing of the bankruptcy cas	aims. For each of your debts that is sec ify the property securing the debt, and si al of all amounts contractually due to eac e, divided by 60. Mortgage debts should	tate the Average I ch Secured Credit I include payment	Monthly Payment. or in the 60 months		
	insura		necessary, list additional entries on a sep Property Securing the Debt		Average Payment		
		Name of Creditor	Location: 4616 Woodridge Drive,		Average Payment		
	a.	Central National Bank	Lawrence KS	\$	1,866.00		
	а.		Location: 4616 Woodridge Drive,		1,000.00		
	b.	Citifinancial	Lawrence KS	\$	209.15		
	<u>р.</u> с.	Citifinancial	1999 Villager (KBB: \$5845)	\$	93.52		
	с.	Citimancia	Location: 4616 Woodridge Drive,		9 5 .52		
	d.	Douglas County Treasurer	Lawrence KS	\$	70.00		
	u.	Douglas County Treasurer	Location: 4616 Woodridge Drive,	т	70.00		
		Resmae Mortgage Corp	Lawrence KS	\$	2,713.00		
	e.	Resiliae Moligage Colp		\$	Total: Add Lines	\$	4,951.67
	that r	must be paid in order to avoid repo cessary, list additional entries on a	1 13	/ such amounts in	the following chart.		
		Name of Creditor	Property Securing the Debt		f the Cure Amount		
			Location: 4616 Woodridge Drive,	,			
	a.	Central National Bank	Lawrence KS	\$	108.33		
			Location: 4616 Woodridge Drive,	,			
	b.	Citifinancial	Lawrence KS	\$	33.33		
			Location: 4616 Woodridge Drive,	,			
	с.	Douglas County Treasurer	Lawrence KS	\$	77.21		
			Location: 4616 Woodridge Drive,				
	d.	Resmae Mortgage Corp	Lawrence KS	\$	416.67		
					Total: Add Lines	\$	635.54
49		ments on priority claims. En ny claims), divided by 60.	ter the total amount of all priority claims	(including priority	y child support and	\$	940.92
		pter 13 administrative expe	enses. Multiply the amount in Line a by	the amount in Lin	e b, and enter the		
	a.	Projected average monthly Cha	pter 13 plan payment.	5	8,370.94		
	b. Current multiplier for your		ict as determined under schedules		<i>.</i>		
50	υ.	issued by the Executive Office f	or United States Trustees. (This				
50	D.	the Community of the second					
50	D.		. <u>usdoj.gov/ust/</u> or from the clerk of	ć	9.50		
50	р. с.	information is available at <u>www</u> the bankruptcy court.) Average monthly administrative	>	< Fotal: Multiply Line	9.50 es a and b	¢	795.24
50	с.	the bankruptcy court.) Average monthly administrative	>	Fotal: Multiply Line		\$	795.24
	с.	the bankruptcy court.) Average monthly administrative	e expense of Chapter 13 case	Fotal: Multiply Line	es a and b	- T	

Subpart C: Deductions for Debt Payment

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Total current monthly income. Enter the amount from Line 20.	\$	17,044.49			
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$	0.00			
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$	0.00			
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$	17,413.30			

5	57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and	
		enter the result.	\$ 17,413.30
5	58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$ -368.81

	of yo 707(er Expenses. List and describe any monthly expenses, not otherwise state ou and your family and that you contend should be an additional deduction from b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All finitem. Total the expenses.	m your current monthly income under §	
59		Expense Description	Monthly Amount	
	a.		\$	
	b.		\$	
	с.		\$	
	d.		\$	
		Total: Add Lines a, b, c and d	\$	
			\$	

	Part VII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)							
	Date:	March 31, 2007	Signature:	/s/ Roderick Bremby				
60			Roderick Bremby (Debtor)					
	Date: March 31, 2007		Signature	/s/ April Bremby				
			-	April Bremby (Joint Debtor, if any)				

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **10/01/2006** to **03/31/2007**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions Source of Income: State of Kansas

Income by Month

meome by Monui.		
6 Months Ago:	10/2006	\$7,567.06
5 Months Ago:	11/2006	\$7,567.06
4 Months Ago:	12/2006	\$7,567.06
3 Months Ago:	01/2007	\$7,567.06
2 Months Ago:	02/2007	\$7,567.06
Last Month:	03/2007	\$7,567.06
	Average per month:	\$7,567.06

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **10/01/2006** to **03/31/2007**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions Source of Income: April Bremby D.O.

Income by Month:

6 Months Ago:	10/2006	\$814.14
5 Months Ago:	11/2006	\$0.00
4 Months Ago:	12/2006	\$0.00
3 Months Ago:	01/2007	\$0.00
2 Months Ago:	02/2007	\$0.00
Last Month:	03/2007	\$0.00
	Average per month:	\$135.69

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions Source of Income: Sisters of Charity of LVN Health System Income by Month:

meenie oy woman.		
6 Months Ago:	10/2006	\$9,382.40
5 Months Ago:	11/2006	\$9,382.40
4 Months Ago:	12/2006	\$9,382.40
3 Months Ago:	01/2007	\$9,382.40
2 Months Ago:	02/2007	\$9,382.40
Last Month:	03/2007	\$9,138.46
	Average per month:	\$9,341.74