

<b>FORM B1</b>		<b>United States Bankruptcy Court Western District of Wisconsin</b>	<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Marcus Wayne Smith</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Tracey Marie Smith</b>	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>F/K/A Tracey Marie Fondell</b>	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>1632</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>0779</b>	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>20 Yawkey Avenue #1 Rothschild, WI 54474</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>5605 Moyer Avenue Weston, WI 54476</b>	
County of Residence or of the Principal Place of Business: <b>Marathon</b>		County of Residence or of the Principal Place of Business: <b>Marathon</b>	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
<b>Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<b>Type of Debtor</b> (Check all boxes that apply)		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)	
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
<b>Nature of Debts</b> (Check one box)		<b>Filing Fee</b> (Check one box)	
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.	
<b>Chapter 11 Small Business</b> (Check all boxes that apply)			
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			
<b>Statistical/Administrative Information</b> (Estimates only)			THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
Estimated Number of Creditors                      1-15                      16-49                      50-99                      100-199                      200-999                      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Assets \$0 to \$50,000                      \$50,001 to \$100,000                      \$100,001 to \$500,000                      \$500,001 to \$1 million                      \$1,000,001 to \$10 million                      \$10,000,001 to \$50 million                      \$50,000,001 to \$100 million                      More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Debts \$0 to \$50,000                      \$50,001 to \$100,000                      \$100,001 to \$500,000                      \$500,001 to \$1 million                      \$1,000,001 to \$10 million                      \$10,000,001 to \$50 million                      \$50,000,001 to \$100 million                      More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Marcus Wayne Smith &amp; Tracey Marie Smith</b>
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<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:

<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:

District:	Relationship:	Judge:
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### Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

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

**X** /s/ Marcus Smith  
 Signature of Debtor **Marcus Smith**

**X** /s/ Tracey M. Smith  
 Signature of Joint Debtor **Tracey M. Smith**

Telephone Number (If not represented by attorney)

**April 21, 2004**  
 Date

**Exhibit A**

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

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

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X** /s/ Terrence J. Byrne **4/21/04**  
 Signature of Attorney for Debtor(s) Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Attorney**

**X** /s/ Terrence J. Byrne  
 Signature of Attorney for Debtor(s)

**Terrence J. Byrne 1016271**  
 Printed Name of Attorney for Debtor(s)

**The Law Office Of Terrence J. Byrne**  
 Firm Name

**P.O. Box 1566**  
 Address

**Wausau, WI 54402-1566**

Telephone Number

**April 21, 2004**  
 Date

**Signature of Non-Attorney Petition Preparer**

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

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

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

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

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

\_\_\_\_\_ Date

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

**IN RE:**

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

**Marcus Wayne Smith & Tracey Marie Smith**

Chapter **7**

Debtor(s)

**SUMMARY OF SCHEDULES**

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

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	8,960.83		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		40,030.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,947.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,076.25
Total Number of Sheets in Schedules		18			
			Total Assets	8,960.83	
			Total Liabilities		40,030.14

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**IN RE Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**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 co-tenant, 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" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." 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 the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security 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	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	<b>TOTAL</b>	<b>0.00</b>		

(Report also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**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, attached 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" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>Cash</b>		<b>85.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Connexus Credit Union checking account - \$658.76 savings account - \$10.58 Connexus Credit Union checking account - \$49.00 savings account - \$35.00 savings account - \$19.00</b>		<b>772.34</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Security Deposit w/Landlord - \$950 Security Deposit w/Landlord - \$400</b>		<b>1,350.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>2 Microwaves - \$200 Dishes, silverware, cookware, small appliances - \$520 Sofa and loveseats - \$200 Chairs, rockers, recliners - \$100 Tables and stands - \$100 Lamps, pictures, mirrors - \$50 Table and chairs - \$50 Washer and dryer - \$200 Vacuum - \$100 Bedroom furniture- \$400 TV's - \$50 VCR's - \$50 CD's - \$200 Toys, games - \$200 Special glassware, china - \$400 Misc. household goods - \$200</b>		<b>1,020.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothing</b>		<b>1,650.00</b>
7. Furs and jewelry.		<b>Misc. jewelry and watches - \$200 Sapphire ring - \$200</b>		<b>400.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Shotgun - \$300</b>		<b>300.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Through employer - Term policy - No Cash Value</b>		<b>0.00</b>
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>State of Wisconsin Retirement Account - \$200</b>		<b>200.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			

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IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Recovery of preference payment to Kelley, Weber, Pietz &amp; Slater - \$793.54</b>		<b>994.49</b>
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1996 Chevrolet Corsica - \$489</b> <b>1998 Chevrolet Malibu - \$1,500</b>		<b>489.00</b> <b>1,500.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		<b>1/2 interest in American Eskimo Dog - \$200</b>		<b>200.00</b>
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>TOTAL</b>				<b>8,960.83</b>

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0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
Cash	11 USC § 522(d)(5)	85.00	85.00
Connexus Credit Union checking account - \$658.76 savings account - \$10.58	11 USC § 522(d)(5)	772.34	772.34
Connexus Credit Union checking account - \$49.00 savings account - \$35.00 savings account - \$19.00			
Security Deposit w/Landlord - \$950	11 USC § 522(d)(5)	1,350.00	1,350.00
Security Deposit w/Landlord - \$400			
2 Microwaves - \$200	11 USC § 522(d)(3)	1,020.00	1,020.00
Dishes, silverware, cookware, small appliances - \$520			
Sofa and loveseats - \$200			
Chairs, rockers, recliners - \$100			
Tables and stands - \$100			
Lamps, pictures, mirrors - \$50			
Table and chairs - \$50			
Washer and dryer - \$200			
Vacuum - \$100			
Bedroom furniture- \$400			
TV's - \$50			
VCR's - \$50			
CD's - \$200			
Toys, games - \$200			
Special glassware, china - \$400			
Misc. household goods - \$200			
Clothing	11 USC § 522(d)(3)	1,650.00	1,650.00
Misc. jewelry and watches - \$200	11 USC § 522(d)(4)	400.00	400.00
Sapphire ring - \$200			
Shotgun - \$300	11 USC § 522(d)(3)	300.00	300.00
Through employer - Term policy - No Cash Value	11 USC § 522(d)(8)	19,700.00	0.00
State of Wisconsin Retirement Account - \$200	11 USC § 522(d)(10)(E)	200.00	200.00
Recovery of preference payment to Kelley, Weber, Pietz & Slater - \$793.54	11 USC § 522(d)(5)	994.49	994.49
1996 Chevrolet Corsica - \$489	11 USC § 522(d)(2)	2,950.00	489.00
1998 Chevrolet Malibu - \$1,500	11 USC § 522(d)(2)	2,950.00	1,500.00
1/2 interest in American Eskimo Dog - \$200	11 USC § 522(d)(3)	200.00	200.00

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IN RE Marcus Wayne Smith & Tracey Marie Smith

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

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				

0 Continuation Sheets attached

Subtotal  
(Total of this page)

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)



IN RE Marcus Wayne Smith & Tracey Marie Smith

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

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

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

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

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

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

**IN RE Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Advanced Foot &amp; Ankle Center 40 E. 2nd St. Merrill, WI 54452</b>			<b>medical services</b>				<b>175.00</b>
Account No. <b>Alliance Collection P.O. Box 1267 Marshfield, WI 54449</b>			<b>collecting for Marshfield Clinic</b>				<b>0.00</b>
Account No. <b>Allina Health System United Hospital P.O. Box 1391 Minneapolis, MN 55480-1391</b>			<b>medical services</b>				<b>597.00</b>
Account No. <b>Associated Credit Service P.O. Box 9100 105 B South Street Hopkinton, MA 01748-9100</b>			<b>collecting for Fleet</b>				<b>0.00</b>
Account No. <b>AT&amp;T P.O. Box 8212 Aurora, IL 60572</b>			<b>long distance service</b>				<b>70.00</b>

6 Continuation Sheets attached

Subtotal  
(Total of this page) **842.00**

(Complete only on last sheet of Schedule F) **TOTAL**  
(Report total also on Summary of Schedules)

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IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Badger Creditors</b> <b>1500 Merrill Ave.</b> <b>P.O. Box 1788</b> <b>Wausau, WI 54402-1788</b>			<b>collecting for various creditors</b>				<b>0.00</b>
Account No. <b>Bank One (VISA)</b> <b>P.O. Box 94014</b> <b>Palatine, IL 60094-4015</b>			<b>misc. charges &amp; purchases</b>				<b>6,871.00</b>
Account No. <b>Best Buy</b> <b>Household Bank</b> <b>P.O. Box 15521</b> <b>Wilmington, DE 19850-5521</b>			<b>misc. charges &amp; purchases</b>				<b>626.00</b>
Account No. <b>Capital One</b> <b>P.O. Box 60000</b> <b>Seattle, WA 98190-6000</b>			<b>misc. charges &amp; purchases</b>				<b>2,322.00</b>
Account No. <b>Community Health Care Central Billing</b> <b>P.O. Box 8004</b> <b>Wausau, WI 54402-8004</b>			<b>medical services</b>				<b>79.00</b>
Account No. <b>Crooks, Low &amp; Connell</b> <b>531 Washington St.</b> <b>P.O. Box 1184</b> <b>Wausau, WI 54402-1184</b>			<b>legal services</b>				<b>402.00</b>
Account No. <b>Discover Card</b> <b>P.O. Box 30395</b> <b>Salt Lake City, UT 84130-0395</b>			<b>misc. charges &amp; purchases</b>				<b>6,995.00</b>

Sheet **1** of **6** Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **17,295.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Dr. Brauer &amp; Hoover</b> <b>115 Forest St.</b> <b>Wausau, WI 54403</b>			<b>dental services</b>				<b>207.00</b>
Account No. <b>Fleet VISA</b> <b>P.O. Box 17192</b> <b>Wilmington, DE 19850-7192</b>			<b>misc. charges &amp; purchases</b>				<b>7,221.00</b>
Account No. <b>Healthspan Transportation</b> <b>P.O. Box 1450, NW 8681</b> <b>Minneapolis, MN 55485-8681</b>			<b>medical services</b>				<b>805.00</b>
Account No. <b>Kelley, Weber, Pietz &amp; Slater SC</b> <b>530 Jackson St.</b> <b>Wausau, WI 54403</b>			<b>legal services</b>				<b>1,305.00</b>
Account No. <b>Kohn Law Firm SC</b> <b>312 East Wisconsin Ave., Suite 501</b> <b>Milwaukee, WI 53202-4305</b>			<b>collecting for Discover</b>				<b>0.00</b>
Account No. <b>Kostka &amp; Associates LLC</b> <b>P.O. Box 1291</b> <b>Wausau, WI 54402-1291</b>			<b>collecting for Kelley, Weber, Pietz &amp; Slater</b>				<b>0.00</b>
Account No. <b>Mallery &amp; Zimmerman SC</b> <b>101 Grand Avenue</b> <b>P.O. Box 479</b> <b>Wausau, WI 54402-0479</b>			<b>misc. charges &amp; purchases</b>				<b>150.00</b>

Sheet **2** of **6** Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **9,688.00**

(Complete only on last sheet of Schedule F) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Marshfield Clinic 1000 N. Oak Avenue Marshfield, WI 54449</b>			<b>medical services</b>				<b>555.00</b>
Account No. <b>McDonald, D/B/A Bilco Inc. Alliance Collection P.O. Box 1267 Marshfield, WI 54449</b>			<b>misc.</b>				<b>46.14</b>
Account No. <b>McDonough Orthopaedic 400 Dewey St. P.O. Box 8075 Wisconsin Rapids, WI 54495-8075</b>			<b>medical services</b>				<b>214.00</b>
Account No. <b>Meyer &amp; Njus PA 1100 Pillsbury Center 200 South Sixth St. Minneapolis, MN 55402</b>			<b>collecting for Retailers National Bank</b>				<b>0.00</b>
Account No. <b>MRS Associates Inc. 3 Executive Campus Suite 400 Cherry Hill, NJ 08002</b>			<b>collecting for Bank One</b>				<b>0.00</b>
Account No. <b>National Asset Recovery Services, Inc. 2880 Dresden Dr., Suite 200 Atlanta, GA 30341</b>			<b>collecting for Younkens</b>				<b>0.00</b>
Account No. <b>Point Credit Service Inc. P.O. Box 381 Stevens Point, WI 54481</b>			<b>collecting for Dr. Brauer &amp; Hoover</b>				<b>0.00</b>

Sheet **3** of **6** Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **815.14**

(Complete only on last sheet of Schedule F) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Rand Krueger P.O. Box 1085 Wausau, WI 54402-1085</b>			<b>legal services</b>				<b>800.00</b>
Account No. <b>Robert Cosentino DDS 210 McClellan St. Wausau, WI 54403</b>			<b>dental services</b>				<b>155.00</b>
Account No. <b>Sprint P.O. Box 219554 Kansas City, MO 64121-9554</b>			<b>cell phone service</b>				<b>1,511.00</b>
Account No. <b>St. Johns Hospital NW8947 - P O Box 1450 Minneapolis, MN 55485-8947</b>			<b>medical services</b>				<b>35.00</b>
Account No. <b>St. Paul Radiology PA 350 St. Peter Street #950 St. Paul, MN 55102</b>			<b>medical services</b>				<b>628.00</b>
Account No. <b>State Collection Service Inc. P.O. Box 6250 Madison, WI 53716-0250</b>			<b>collecting for US Health</b>				<b>0.00</b>
Account No. <b>Target Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231</b>			<b>misc. charges &amp; purchases</b>				<b>763.00</b>

Sheet **4** of **6** Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **3,892.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Triadvantage Credit Services, Inc. 1160 Centre Pointe Dr., Suite #1 Mendota Heights, MN 55120</b>			<b>collecting for Capitol One</b>				<b>0.00</b>
Account No. <b>UW Health Physicians P.O. Box 44950 Madison, WI 53791-9119</b>			<b>medical services</b>				<b>225.00</b>
Account No. <b>Verizon North F/K/A GTE North P.O. Box 920041 Dallas, TX 75392-0041</b>			<b>telephone service</b>				<b>363.00</b>
Account No. <b>Verizon VISA P.O. Box 142319 Irving, TX 75014-2319</b>			<b>misc. charges &amp; purchases</b>				<b>2,300.00</b>
Account No. <b>Weston Utilities 5500 Schofield Avenue P.O. Box 446 Weston, WI 54476</b>			<b>utility service</b>				<b>80.00</b>
Account No. <b>Wickersham Jewelry 10101 Market Street Cedar Creek Mall Mosinee, WI 54455</b>			<b>jewelry purchases</b>				<b>2,390.00</b>
Account No. <b>Wisconsin Public Service Corp. P.O. Box 19003 Green Bay, WI 54307-9003</b>			<b>utility service</b>				<b>483.00</b>

Sheet **5** of **6** Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **5,841.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Youkers P.O. Box 10327 Jackson, MS 39289-0327</b>			<b>misc. charges &amp; purchases</b>				<b>901.00</b>
Account No. <b>Zales Jewelers Jewelers National Bank P.O. Box 78102 Phoenix, AZ 85062-8102</b>			<b>misc. purchases</b>				<b>756.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

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Sheet <b>6</b> of <b>6</b> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	<b>1,657.00</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b>		<b>40,030.14</b>
(Report total also on Summary of Schedules)		



**IN RE Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**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 addresses of all other parties to each lease or contract described.

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

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p><b>Linda Frale</b> <b>Josh Nielsen</b></p>	<p><b>rental agreement for apartment through 12/04</b> <b>Rental Agreement of duplex through 8/04</b></p>

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**SCHEDULE H - CODEBTORS**

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

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

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

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Daughter</b>	AGE <b>5</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Coach, Server, Student</b>	<b>Teacher</b>
Name of Employer	<b>DCE Everest School, Wausau Schools</b>	<b>DCE Area Schools</b>
How long employed	<b>Holiday Inn</b>	<b>1 1/2 Years</b>
Address of Employer		<b>6500 Alderson St. Weston, WI</b>

Income: (Estimate of average monthly income)		DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$	\$	<b>2,542.17</b>
Estimated monthly overtime	\$	\$	
<b>SUBTOTAL</b>	\$	<b>0.00</b>	<b>2,542.17</b>
<b>LESS PAYROLL DEDUCTIONS</b>			
a. Payroll taxes and Social Security	\$	\$	<b>349.05</b>
b. Insurance	\$	\$	<b>476.08</b>
c. Union dues	\$	\$	<b>56.83</b>
d. Other (specify) <b>Retirement Contribution</b>	\$	\$	<b>12.70</b>
	\$	\$	
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$	<b>0.00</b>	<b>894.66</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$	<b>0.00</b>	<b>1,647.51</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$	
Income from real property	\$	\$	
Interest and dividends	\$	\$	
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$	
Social Security or other government assistance (Specify)	\$	\$	
	\$	\$	
Pension or retirement income	\$	\$	
Other monthly income (Specify) <b>Coaching</b>	\$	<b>125.00</b>	\$
<b>Part-Time</b>	\$	<b>175.00</b>	\$
	\$		\$
<b>TOTAL MONTHLY INCOME</b>	\$	<b>300.00</b>	<b>1,647.51</b>
<b>TOTAL COMBINED MONTHLY INCOME \$</b> <u>          <b>1,947.51</b></u> (Report also on Summary of Schedules)			

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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**IN RE Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>395.00</u>
Are real estate taxes included? Yes ___ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes ___ No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ <u>60.00</u>
Water and sewer	\$ <u>30.00</u>
Telephone	\$ <u>70.00</u>
Other _____	\$ _____
_____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>300.00</u>
Clothing	\$ <u>75.00</u>
Laundry and dry cleaning	\$ <u>50.00</u>
Medical and dental expenses	\$ _____
Transportation (not including car payments)	\$ <u>120.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
_____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
_____	\$ _____
_____	\$ _____
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other _____	\$ _____
_____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$ <u>1,100.00</u></b>

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ \_\_\_\_\_
- B. Total projected monthly expenses \$ \_\_\_\_\_
- C. Excess income (A minus B) \$ \_\_\_\_\_
- D. Total amount to be paid into plan each \_\_\_\_\_ \$ \_\_\_\_\_

(interval)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

	<b>SPOUSE</b>
Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>640.00</b>
Are real estate taxes included? Yes ___ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes ___ No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ <b>60.00</b>
Water and sewer	\$ <b>30.00</b>
Telephone	\$ _____
Other _____	\$ _____
_____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <b>400.00</b>
Clothing	\$ <b>200.00</b>
Laundry and dry cleaning	\$ <b>50.00</b>
Medical and dental expenses	\$ <b>25.00</b>
Transportation (not including car payments)	\$ <b>150.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>50.00</b>
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <b>30.00</b>
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
_____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
_____	\$ _____
_____	\$ _____
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other _____	\$ _____
_____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other <b>Child Care</b>	\$ <b>341.25</b>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** **\$ 1,976.25**

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ \_\_\_\_\_
- B. Total projected monthly expenses \$ \_\_\_\_\_
- C. Excess income (A minus B) \$ \_\_\_\_\_
- D. Total amount to be paid into plan each \_\_\_\_\_ \$ \_\_\_\_\_

(interval)

IN RE **Marcus Wayne Smith & Tracey Marie Smith**

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

Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **19** sheets, and that  
(Total shown on summary page plus 1)  
they are true and correct to the best of my knowledge, information, and belief.

Date: **April 21, 2004** Signature: **/s/ Marcus Smith**  
**Marcus Smith** Debtor

Date: **April 21, 2004** Signature: **/s/ Tracey M. Smith**  
**Tracey M. Smith** (Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

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

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

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

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

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

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.**

IN RE:

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

Marcus Wayne Smith & Tracey Marie Smith

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Table with 2 columns: AMOUNT, SOURCE (if more than one). Rows: 10,458.02 2004 Wages; 37,198.00 2003 Wages; 21,792.00 2002 Wages

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.)

3. Payments to creditors

None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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.)

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CAPTION OF SUIT AND CASE NUMBER <b>Kelley Weber Pietz &amp; Slater v. Tracey Smith Case No. 03-SC-3386</b>	NATURE OF PROCEEDING <b>Monetary Claim</b>	COURT OR AGENCY AND LOCATION <b>Marathon Co. Circuit Court</b>	STATUS OR DISPOSITION <b>Judgment Entered</b>
<b>Marty Cheyka v. Tracey Smith</b>	<b>Replevin</b>	<b>Marathon Co. Circuit Court</b>	<b>Settled</b>

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 <b>Kelley, Weber, Pietz &amp; Slater SC 530 Jackson St. Wausau, WI 54403</b>	DATE OF SEIZURE <b>11/03</b>	DESCRIPTION AND VALUE OF PROPERTY <b>Wage Garnishment - total for 2004 - \$994.49</b>
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**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.)

**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 joint petition is not filed.)

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.)

**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.)

**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.)

**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 bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE <b>Byrne Law Office P.O. Box 1566 Wausau, WI 54402-1566</b>	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR <b>4/04</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>1,400.00</b>
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**10. Other transfers**

None  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



**11. Closed financial accounts**

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

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Connexus Credit Union Wausau, WI</b>	<b>checking account and savings account</b>	<b>joint accounts closed 10/03 &amp; 11/03 individual accounts opened at Connexus Credit Union</b>

**12. Safe deposit boxes**

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>Connexus Credit Union Wausau, WI</b>	<b>Tracey Smith 5605 Moyer Avenue Weston, WI</b>	<b>legal documents</b>	

**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.)

**14. Property held for another person**

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

**15. Prior address of debtor**

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>5605 Moyer Avenue Weston, WI</b>	<b>Marcus Smith</b>	<b>8/1/03 - 11/03</b>
<b>3850 Weston Pines #203 Weston, WI</b>	<b>Tracey Smith</b>	<b>9/1/02 - 8/1/03</b>
<b>1611 Riverview Avenue Stevens Point, WI</b>	<b>Tracey Smith</b>	<b>7/1/00 - 9/1/02</b>
<b>2120 Evans St., Apt. 5 Oshkosh, WI</b>	<b>Marcus Smith</b>	<b>7/1/02 - 6/03</b>

**16. Spouses and Former Spouses**

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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**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.

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

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.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 21, 2004 Signature /s/ Marcus Smith  
of Debtor **Marcus Smith**

Date: April 21, 2004 Signature /s/ Tracey M. Smith  
of Joint Debtor **Tracey M. Smith**  
(if any)

0 continuation pages attached

*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.*

**IN RE:**

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

**Marcus Wayne Smith & Tracey Marie Smith**

Chapter **7**

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered*

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

**None**

*b. Property to be Retained [Check any applicable statement.]*

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE- AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
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**None**

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**04/21/2004**

**/s/ Marcus Smith**

**/s/ Tracey M. Smith**

Date

**Marcus Smith**

Debtor

**Tracey M. Smith**

Joint Debtor (if applicable)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

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

\_\_\_\_\_  
 Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Social Security No.  
 (Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
 Address

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

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

\_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Date

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

IN RE:

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

Marcus Wayne Smith & Tracey Marie Smith

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

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

For legal services, I have agreed to accept .....	\$	<b>1,400.00</b>
Prior to the filing of this statement I have received .....	\$	<b>1,400.00</b>
Balance Due .....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify):

4.  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.

5. 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. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. [Other provisions as needed]

**Judgment Search and Satisfaction;  
File Garnishment Answer;  
Copies of filing to Divorce Attorneys;  
All additional legal fees to be billed at an hourly rate of \$200.**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

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.

April 21, 2004  
Date

/s/ Terrence J. Byrne

Signature of Attorney

The Law Office Of Terrence J. Byrne

Name of Law Firm

Advanced Foot & Ankle Center  
40 E. 2nd St.  
Merrill, WI 54452

Alliance Collection  
P.O. Box 1267  
Marshfield, WI 54449

Allina Health System  
United Hospital  
P.O. Box 1391  
Minneapolis, MN 55480-1391

Associated Credit Service  
P.O. Box 9100  
105 B South Street  
Hopkinton, MA 01748-9100

AT&T  
P.O. Box 8212  
Aurora, IL 60572

Badger Creditors  
1500 Merrill Ave.  
P.O. Box 1788  
Wausau, WI 54402-1788

Bank One (VISA)  
P.O. Box 94014  
Palatine, IL 60094-4015

Best Buy  
Household Bank  
P.O. Box 15521  
Wilmington, DE 19850-5521

Capital One  
P.O. Box 60000  
Seattle, WA 98190-6000

Community Health Care Central Billing  
P.O. Box 8004  
Wausau, WI 54402-8004

Crooks, Low & Connell  
531 Washington St.  
P.O. Box 1184  
Wausau, WI 54402-1184

Discover Card  
P.O. Box 30395  
Salt Lake City, UT 84130-0395

Dr. Brauer & Hoover  
115 Forest St.  
Wausau, WI 54403

Fleet VISA  
P.O. Box 17192  
Wilmington, DE 19850-7192

Healthspan Transportation  
P.O. Box 1450, NW 8681  
Minneapolis, MN 55485-8681

Internal Revenue Service  
Insolvency Unit - Stop 5301 MIL  
310 W. Wisconsin Ave.  
Milwaukee, WI 53203-2221

Kelley, Weber, Pietz & Slater SC  
530 Jackson St.  
Wausau, WI 54403

Kohn Law Firm SC  
312 East Wisconsin Ave., Suite 501  
Milwaukee, WI 53202-4305

Kostka & Associates LLC  
P.O. Box 1291  
Wausau, WI 54402-1291

Mallery & Zimmerman SC  
101 Grand Avenue  
P.O. Box 479  
Wausau, WI 54402-0479

Marshfield Clinic  
1000 N. Oak Avenue  
Marshfield, WI 54449

McDonald, D/B/A Bilco Inc.  
Alliance Collection  
P.O. Box 1267  
Marshfield, WI 54449

McDonough Orthopaedic  
400 Dewey St.  
P.O. Box 8075  
Wisconsin Rapids, WI 54495-8075

Meyer & Njus PA  
1100 Pillsbury Center  
200 South Sixth St.  
Minneapolis, MN 55402

MRS Associates Inc.  
3 Executive Campus Suite 400  
Cherry Hill, NJ 08002

National Asset Recovery Services, Inc.  
2880 Dresden Dr., Suite 200  
Atlanta, GA 30341

Point Credit Service Inc.  
P.O. Box 381  
Stevens Point, WI 54481

Rand Krueger  
P.O. Box 1085  
Wausau, WI 54402-1085

Robert Cosentino DDS  
210 McClellan St.  
Wausau, WI 54403

Sprint  
P.O. Box 219554  
Kansas City, MO 64121-9554

St. Johns Hospital  
NW8947 - P O Box 1450  
Minneapolis, MN 55485-8947

St. Paul Radiology PA  
350 St. Peter Street #950  
St. Paul, MN 55102

State Collection Service Inc.  
P.O. Box 6250  
Madison, WI 53716-0250



State Of Wisconsin Dept. Of Revenue  
P.O. Box 8902  
Madison, WI 53708

State Of Wisconsin Workforce  
Development  
P.O. Box 8914  
Madison, WI 53708

Target  
Retailers National Bank  
P.O. Box 59231  
Minneapolis, MN 55459-0231

Triadvantage Credit Services, Inc.  
1160 Centre Pointe Dr., Suite #1  
Mendota Heights, MN 55120

U.S. Attorney  
660 W. Washington Ave. #200  
P.O. Box 1585  
Madison, WI 53701-1585

UW Health Physicians  
P.O. Box 44950  
Madison, WI 53791-9119

Verizon North  
F/K/A GTE North  
P.O. Box 920041  
Dallas, TX 75392-0041

Verizon VISA  
P.O. Box 142319  
Irving, TX 75014-2319

Weston Utilities  
5500 Schofield Avenue  
P.O. Box 446  
Weston, WI 54476

Wickersham Jewelry  
10101 Market Street  
Cedar Creek Mall  
Mosinee, WI 54455

Wisconsin Public Service Corp.  
P.O. Box 19003  
Green Bay, WI 54307-9003

Younkers  
P.O. Box 10327  
Jackson, MS 39289-0327

Zales Jewelers  
Jewelers National Bank  
P.O. Box 78102  
Phoenix, AZ 85062-8102