

**UNITED STATES BANKRUPTCY COURT
District of Minnesota**

In re:

Israel R McKinney and
Jennifer H McKinney

Case No. 11-61215
Chapter 13

Debtor(s).

**UNSWORN DECLARATION FOR PROOF
OF SERVICE VIA ELECTRONIC MEANS AND U.S. MAIL**

I, Patty L. Wisecup, an attorney licensed to practice law in this court, with an office address of 9766 Fallon Ave NE, Suite 101, Monticello, MN 55362-4589, declare that on April 12, 2012 the attached Amended Schedule B, Amended Schedule C, Amended Schedule I, Amended Schedule J, Amended Form 7 (Statement of Financial Affairs), Amended Form 22A and signature declaration shall be served upon the parties listed below by either electronic service, upon electronic filing of this document, pursuant to Local rule 9006-1(a), or by U.S. Mail. The debtor was served by U.S. Mail at the address listed below.

SERVED ELECTRONICALLY:

US Trustee
ustpreion12.mn.ecf@usdoj.gov

Gene W. Doeling, Trustee
genedoeling@integra.net

SERVED BY U.S. MAIL:

ISRAEL MCKINNEY	ADULT AND PEDIATRIC UROLOGY 2351 CONNECTICUT AVE. SUITE 200 SARTELL MN 56377-2475	ARLINGTON PATHOLOGY ASSOC P.O. BOX 842024 DALLAS TX 75284-0624
JENNIFER MCKINNEY	ANESTHESIA ASSOC. OF ST. CLOUD 3701 12TH STREET NORTH SUITE 202 SAINT CLOUD MN 26303-2253	BEACON SALES & ACQUISITIONS C/O ROOF DEPOT 1860 E 28TH ST MINNEAPOLIS MN 55407
ARLINGTON MEMORIAL HOSPITAL P.O. BOX 910818 DALLAS TX 75391-0818		CALIFORNIA EMERG. PHYSICIANS P.O. BOX 582663 MODESTO CA 95358-0046

CAPITAL ONE BANK
ATTN: C/O TSYS DEBT MGMT
PO BOX 5155
NORCROSS GA 30091

GEMB/FINANCING
ATTN: BANKRUPTCY
PO BOX 103104
ROSWELL GA 30076

NCO FINANCIAL SYSTEMS
507 PRUDENTIAL RD
HORSHAM PA 19044

CENTER FOR FAMILY MEDICINE
515 EAST BROADWAY
BISMARCK ND 55308-4637

GENESIS FINANCIAL SOLUTIONS
PO BOX 4865
BEAVERTON OR 97076

NEW RIVER MEDICAL CENTER
1013 HART BLVD.
MONTICELLO MN 55362

CENTRAL BANK
835 SOUTHVIEW BLVD
SOUTH SAINT PAUL MN 55075

GLENDIVE MEDICAL CENTER
202 PROSPECT DRIVE
GLENDIVE MT 59330

PEDIATRIC HOME SERVICES
2800 CLEVELAND AVE N
SAINT PAUL MN 55113-1126

CENTRAL MN EMERG. PHYSICIANS
1406 6TH AVE. NORTH
ST. CLOUD MN 56303-1901

INSIGHT EYE CARE
P.O. BOX 7654
ST. CLOUD MN 56302

RADIOLOGY ASSC. OF TARRANT CTY
P.O. BOX 1723
INDIANAPOLIS IN 46206

CHRYSLER FINANCIAL
TD AUTO FINANCE
PO BOX 860
ROANOKE TX 76262

INTERNAL REVENUE SERVICE
DEPARTMENT OF THE TREASURY
CINCINNATI OH 45999-0030

REGIONAL DIAGNOSTIC RADIOLOGY
P.O. BOX 7366
ST. CLOUD MN 56302-7323

CONNEXUS ENERGY
14601 RAMSEY BOULEVARD
RAMSEY MN 55303

KUHN LAW FIRM, PLLC
5200 WILLSON RD
SUITE 150
EDINA MN 55424

RESPIRATORY CONSULTANTS PA
2800 CAMPUS DRIVE
SUITE 10
PLYMOUTH MN 55441-2669

D.S. ERICKSON & ASSOC, PLLC
20 SECOND AVE S
SUITE 800
MINNEAPOLIS MN 55402

MESSERLI & KRAMER PA
3033 CAMPUS DRIVE
SUITE 250
PLYMOUTH MN 55441-2662

RIDGEVIEW HOME MEDICAL EQUIP.
501 S. MAPLE STREET
SUITE 2
WACONIA MN 55387

DESERT REGIONAL MEDICAL
1150 N. INDIAN CANYON DRIVE
PALM SPRINGS CA 92262

MIDLAND CREDIT MGMT
PO BOX 939019
SAN DIEGO CA 92193

SCHULTZ SOFT WATER
2865 QUAIL ROAD NE
SAUK RAPIDS MN 55301

FORTIS CAPITAL LLC
(NORTHLAND GROUP, INC.)
PO BOX 390846
MINNEAPOLIS MN 55439

MIDLAND FUNDING, LLC
DEPT 12421
PO BOX 603
OAKS PA 19456

ST. ALEXIS CLINICS
P.O. BOX 997
BISMARCK ND 58502-0997

GABRIEL LAW OFFICE, PLLC
RIVERWOOD PLACE, SUITE 114
880 SIBLEY MEMORIAL HIGHWAY
MENDOTA HGTS MN 55118-1736

MINNEAPOLIS RADIOLOGY ASSOC.
3366 OAKDALE AVE. N.
#604
ROBBINSDALE MN 55422-2972

ST. ALEXIS MEDICAL CENTER
900 E. BROADWAY
BISMARCK ND 58506-8860

MN DEPARTMENT OF REVENUE
600 NORTH ROBERT STREET
SAINT PAUL MN 55101

ST. CLOUD HOSPITAL
1406 6TH AVE. NORTH
ST CLOUD MN 56303-1900

STEVE HILGREN
14257 TOMTEN ROAD
PARKERS PRAIRIE MN 55361

UNITED ECU/LENDING SOL
6789 UPPER AFTON RD
WOODBURY MN 55125

WEST PARK HOSPITAL
707 SHERIDAN AVE.
CODY WY 82414-3409

TARGET NATIONAL BANK
C/O FMS
PO BOX 707600
TULSA OK 74170-7600

UROLOGICAL SERV. OF N. WYMG
P.O. BOX 1330
POWELL WY 82435

WINDSTREAM
1720 GALLERIA BLVD.
CHARLOTTE NC 28270

THE AFFILIATED GROUP I
PO BOX 7739
ROCHESTER MN 55903

WASTE MANAGEMENT
650 NORTHEAST HIGHWAY 10
ST. CLOUD MN 56304

YELLOWSTONE NAT'L PARK EMERG.
P.O. BOX 344
ELK GROVE IL 60009-0344

TNB-VISA (TV) / TARGET
C/O FINANCIAL & RETAIL SERV.
MAILSTOP BV P.O.BOX 9475
MINNEAPOLIS MN 55440

WAYZATA DENTAL
250 NORTH CAROLINA AVE.
SUITE 202
WAYZATA MN 55391

YELLOWSTONE RADIOLOGY, PC
P.O. BOX 1829
COUER D ALENE ID 83816-1829

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: April 12, 2012

/s/Patty L. Wisecup
Patty L Wisecup (#349513)
Attorney for Debtor(s)
9766 Fallon Ave NE
Suite 101
Monticello, MN 55362-4589
763-684-4175

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

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, both, or the marital community 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 petitioner 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." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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		Cash on Hand	J	192.00
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.		Business Checking Account: #9246 Location: Wells Fargo, Alexandria, MN	W	2,019.76
		Personal Checking Account: #5841 Location: Wells Fargo, Alexandria, MN	J	259.66
		Bank Account: Business Tax Savings #2160 (negative balance at time of filing Location: Wells Fargo, Alexandria, MN	W	0.00
		Bank Account: Checking #5833 Location: Wells Fargo, Alexandria, MN	J	287.20
		Bank Account: Savings #4851 Location: Wells Fargo, Alexandria, MN	J	1.00
		Bank Account: Savings #4869 Location: Wells Fargo, Alexandria, MN	J	26.00
		Bank Account: Checking #7626 Location: MidWest Bank, 105 East Soo Street, PO Box 40, Parkers Prairie, MN	-	863.92
	Paypal Account: #	J	Unknown	
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit \$600 Location: Steve Hilgren, 14257 Tomten Road, Parkers Prairie, MN 56361	J	600.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	2,890.00
		Household Appliances Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	1,100.00
			Sub-Total >	8,239.54
			(Total of this page)	

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NON 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
		Office: HP Touchsmart touchscreen computer (\$1,200) and MacBook Pro computer (\$1,000) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	2,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collectibles: Artwork from small art fairs that were received as gifts. Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	800.00
6. Wearing apparel.		Clothing for family of seven Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	1,450.00
7. Furs and jewelry.		Jewelry: Mens wedding band (\$325), womans engagement and wedding band (\$1340) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	1,665.00
8. Firearms and sports, photographic, and other hobby equipment.		Sports-Hobby: fishing poles and gear \$130, Children's fishing poles \$20 children's bicycles \$30 Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	180.00
		Trade Tools: 2 cameras (\$2000), 3 lenses (\$2000), photo editing software (\$120) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	4,120.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
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).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
			Sub-Total >	10,415.00
			(Total of this page)	

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NON 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
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.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Projected 2011 Federal, State, and Property tax refunds, if any, accrued from 01/01/11 to date of filing, said amounts not to exceed the available amount left in the 11 U.S.C.§522(d)(5) exemption.	J	Unknown
		Debtor's interest in earned but unpaid net wages.	H	355.00
		Joint Debtor's interest in accounts receivables from Say Media (\$2,060.16) + New Media Consults (\$500.00) + Burst Media (\$400.00)	W	2,960.16
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			
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			

Sub-Total > **3,315.16**
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	NON 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
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 other vehicles and accessories.		Auto: 2005 GMC Yukon SLT Sport Utility 4D, good condition, mileage 126,000 Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	15,176.00
		Auto: 1990 Geo Metro, mileage 40000 (rolls over every 100000, actual mileage unknown); condition poor; Debtor's have not had time to transfer title at this time, purchased December 2, 2011. Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	700.00
		Auto: 2005 Hyundai Tucson, condition good Location: 325 North Cherry St, Belle Plaine 56011	J	6,554.00
		1950 camper on two wheels, enclosed 11 ft travel trailer that was converted to ice-house Location: 14257 Tomten Rd, Parkers Prairie MN 56361	J	750.00
26. Boats, motors, and accessories.	X			
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			

Sub-Total > **23,180.00**
(Total of this page)

Sheet 3 of 4 continuation sheets attached to the Schedule of Personal Property

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(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
31. Animals.		Animals: English Black Lab, 10 months old (\$200), Nubian Cross goat, 4 years old (\$200), Full Nubian goat, 1 year old (\$300), Toggenberg Cross goat, 2 years old (\$200), Alpine Saanen Cross goat, 1 year old (\$150) and 3 cats (\$0.00) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	J	1,050.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Joint debtor's interest in domain name "mycharmingkids.net" and "Mcmama.com" and "mycharmingkids.net/deals"	W	100.00

Sub-Total > **1,150.00**
(Total of this page)
Total > **46,299.70**

Sheet 4 of 4 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

PDF Attachment

A PDF file has been attached to this document. This file will appear here when a PDF is created using the ECFiling button on the Print Documents window.

Pages: 4

File: App-Jewelry.pdf

Path: M:\2011\1108\06 McKinney BK7\MISC

PDF: <M:\2011\1108\06 McKinney BK7\MISC\App-Jewelry.pdf>

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: Sec-19 Twp-34 Rg-28 Hyttsten Creek Plat Two Lot 1, Blk 1 Location: 14464 98th Street SE, Becker, MN 55308	11 U.S.C. § 522(d)(1)	0.00	446,900.00
Cash on Hand			
Cash on Hand	11 U.S.C. § 522(d)(5)	192.00	192.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Business Checking Account: #9246 Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	2,019.76	2,019.76
Personal Checking Account: #5841 Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	259.66	259.66
Bank Account: Business Tax Savings #2160 (negative balance at time of filing Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	0.00	0.00
Bank Account: Checking #5833 Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	287.20	287.20
Bank Account: Savings #4851 Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	1.00	1.00
Bank Account: Savings #4869 Location: Wells Fargo, Alexandria, MN	11 U.S.C. § 522(d)(5)	26.00	26.00
Bank Account: Checking #7626 Location: MidWest Bank, 105 East Soo Street, PO Box 40, Parkers Prairie, MN	11 U.S.C. § 522(d)(5)	863.92	863.92
Paypal Account: #	11 U.S.C. § 522(d)(5)	100%	Unknown
Household Goods and Furnishings			
Household Goods and Furnishings Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(3)	2,890.00	2,890.00
Household Appliances Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(3)	1,100.00	1,100.00
Office: HP Touchsmart touchscreen computer (\$1,200) and MacBook Pro computer (\$1,000) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	1,200.00 1,000.00	2,200.00

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Collectibles: Artwork from small art fairs that were received as gifts. Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(5)	800.00	800.00
<u>Wearing Apparel</u>			
Clothing for family of seven Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(3)	1,450.00	1,450.00
<u>Furs and Jewelry</u>			
Jewelry: Mens wedding band (\$325), womans engagement and wedding band (\$1340) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(3) 522(f)(4)(A)(xiv) - personal effects (including...wedding rings) of the debtor and the dependents of the debtor	605.00	1,665.00
	11 U.S.C. § 522(d)(4)	1,060.00	
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Sports-Hobby: fishing poles and gear \$130, Children's fishing poles \$20 children's bicycles \$30 Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(5)	130.00	180.00
	11 U.S.C. § 522(d)(3) 522(f)(4)(A)(xiv) - personal effects (including toys and hobby equipment of minor dependent children...) of the debtor and the dependents of the debtor	50.00	
Trade Tools: 2 cameras (\$2000), 3 lenses (\$2000), photo editing software (\$120) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(6)	4,120.00	4,120.00
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
Projected 2011 Federal, State, and Property tax refunds, if any, accrued from 01/01/11 to date of filing, said amounts not to exceed the available amount left in the 11 U.S.C. § 522(d)(5) exemption.	11 U.S.C. § 522(d)(5)	100%	Unknown
Debtor's interest in earned but unpaid net wages.	11 U.S.C. § 522(d)(5)	355.00	355.00
Joint Debtor's interest in accounts receivables from Say Media (\$2,060.16) + New Media Consults (\$500.00) + Burst Media (\$400.00)	11 U.S.C. § 522(d)(5)	2,960.16	2,960.16
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
Auto: 2005 GMC Yukon SLT Sport Utility 4D, good condition, mileage 126,000 Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(2)	6,900.00	15,176.00
	11 U.S.C. § 522(d)(5)	6,651.30	

In re **Israel R McKinney,
Jennifer H McKinney**

Case No. 11-61215

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Auto: 1990 Geo Metro, mileage 40000 (rolls over every 100000, actual mileage unknown); condition poor; Debtor's have not had time to transfer title at this time, purchased December 2, 2011. Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(5)	700.00	700.00
Auto: 2005 Hyundai Tucson, condition good Location: 325 North Cherry St, Belle Plaine 56011	11 U.S.C. § 522(d)(5)	6,554.00	6,554.00
Animals Animals: English Black Lab, 10 months old (\$200), Nubian Cross goat, 4 years old (\$200), Full Nubian goat, 1 year old (\$300), Toggenberg Cross goat, 2 years old (\$200), Alpine Saanen Cross goat, 1 year old (\$150) and 3 cats (\$0.00) Location: 14257 Tomten Rd, Parkers Prairie MN 55361	11 U.S.C. § 522(d)(5)	1,050.00	1,050.00
Other Personal Property of Any Kind Not Already Listed Joint debtor's interest in domain name "mycharmingkids.net" and "Mcmama.com" and "mycharmingkids.net/deals"	11 U.S.C. § 522(d)(5)	100.00	100.00

Total: **43,325.00** **491,849.70**

B6I (Official Form 6I) (12/07)

In re **Israel R McKinney**
Jennifer H McKinney

Case No. **11-61215**

Debtor(s)

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

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. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son son daughter son son	AGE(S): 1 2 3 4 6
Employment:	DEBTOR	SPOUSE
Occupation	factory work	Writer, Photographer, Artist
Name of Employer	Doherty Staffing	Self employed
How long employed	4 weeks	4 Years, 4 Months
Address of Employer	315 Nokomis St Suite 102 Alexandria, MN 56308	t 6

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>1,620.67</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>1,620.67</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>92.26</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>92.26</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,528.41</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>1,500.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>1,500.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,528.41</u>	\$ <u>1,500.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>3,028.41</u>	

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

B6I (Official Form 6I) (12/07)

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

Joint Debtor's self-employment will be decreasing significantly as no online ads are being purchased. She expects her income to drop from \$5000 per month to \$1500. Debtor will be eligible for some overtime and will accept it as he is able.

B6J (Official Form 6J) (12/07)

In re **Israel R McKinney**
Jennifer H McKinney

Case No. **11-61215**

Debtor(s)

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

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. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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)		\$	<u>350.00</u>
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	<u>0.00</u>
a. Electricity and heating fuel		\$	<u>0.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other See Detailed Expense Attachment		\$	<u>199.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>200.00</u>
5. Clothing		\$	<u>25.00</u>
6. Laundry and dry cleaning		\$	<u>30.00</u>
7. Medical and dental expenses		\$	<u>48.00</u>
8. Transportation (not including car payments)		\$	<u>120.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>47.00</u>
10. Charitable contributions		\$	<u>35.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>49.00</u>
d. Auto		\$	<u>39.00</u>
e. Other		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	<u>0.00</u>
b. Other		\$	<u>0.00</u>
c. Other		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>800.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other See Detailed Expense Attachment		\$	<u>124.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>2,066.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
Debtor is trying to make voluntary payments of \$800 per month to Joint debtor for child support (5 children). No proceedings have been started. Debtor and Joint debtor separated within three months of filing.			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>3,028.41</u>
b. Average monthly expenses from Line 18 above		\$	<u>7,763.53</u>
c. Monthly net income (a. minus b.)		\$	<u>-4,735.12</u>

B6J (Official Form 6J) (12/07)

In re **Israel R McKinney**
Jennifer H McKinney

Case No. **11-61215**

Debtor(s)

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

Other Utility Expenditures:

Cell phone	\$	150.00
Internet	\$	49.00
Total Other Utility Expenditures	\$	199.00

Other Expenditures:

Postage	\$	6.00
Haircuts	\$	19.00
Gifts	\$	22.00
Personal hygiene	\$	25.00
Cleaning supplies	\$	16.00
Bank fees	\$	8.00
Tobacco/alcohol	\$	28.00
Total Other Expenditures	\$	124.00

B6J (Official Form 6J) (12/07)

In re Israel R McKinney
Jennifer H McKinney

Case No. 11-61215

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Spouse Detailed Expense Attachment

Other Utility Expenditures:

<u>Cell phone</u>	\$	<u>100.00</u>
<u>Internet</u>	\$	<u>79.00</u>
<u>Garbage</u>	\$	<u>20.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>199.00</u>

Other Expenditures:

<u>Children activities/fees</u>	\$	<u>40.00</u>
<u>Cleaning Supplies</u>	\$	<u>30.00</u>
<u>School Lunches</u>	\$	<u>90.00</u>
<u>Personal Hygiene</u>	\$	<u>60.00</u>
<u>Tax Preparation</u>	\$	<u>25.00</u>
<u>Salon/Barber</u>	\$	<u>50.00</u>
<u>Postage</u>	\$	<u>20.00</u>
<u>Bank Fees</u>	\$	<u>30.00</u>
<u>Baby diapers/supplies</u>	\$	<u>100.00</u>
<u>Total Other Expenditures</u>	\$	<u>445.00</u>

PDF Attachment

A PDF file has been attached to this document. This file will appear here when a PDF is created using the ECFiling button on the Print Documents window.

Pages: 2

File: BusI&E(McKinney).pdf

Path: M:\2011\1108\06 McKinney BK7\MISC

PDF: <M:\2011\1108\06 McKinney BK7\MISC\BusI&E(McKinney).pdf>

B7 (Official Form 7) (04/10)

**United States Bankruptcy Court
District of Minnesota**

In re **Israel R McKinney
Jennifer H McKinney**

Debtor(s)

Case No. **11-61215**

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

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. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. 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	SOURCE
\$55,000.00	2011 Wife self-employment
\$174,262.00	2010 Wife self-employment
\$100,638.00	2009 Wife self-employment
\$996.81	2011 Husband Doherty Staffing
-\$7,753.00	2010 husband Self-employment
\$41,084.00	2009 Husband self-employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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 unless the aggregate value of all property that constitutes or is affected by such transfer is 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 credit 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	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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 unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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
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John Sauls XXXXXXXXXX La Crosse, WI Joint Debtor's father	Nov 2010 - Jan 2011	\$1,200.00	\$0.00
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Midland Funding LLC, as successor in interest to Capital One Funding v Kierans Contracting LLC and Israel McKinney No case number	Contract	District Court, Tenth Judicial District State of Minnesota, County of Sherburne	in suit

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Beacon Sales Acquisition v Keirans Contracting and Israel McKinney Court File No. 71-CV-11-94	Contract	District Court, Tenth Judicial District State of Minnesota, County of Sherburne	Judgment
Lee R Youngman v Kieran's Contracting, LLC and Israel McKinney Court File No. 71-CV-11-1455	Contract	District Court, Tenth Judicial District State of Minnesota, County of Sherburne	In suit

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
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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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921	02/11/2011	2007 Dodge Ram

6. Assignments and receiverships

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

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

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

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Global Hope Network International PO Box 560026 Orlando, FL 32856	none	Feb 2011	\$1000.00 donation

NAME AND ADDRESS OF PERSON OR ORGANIZATION Nancy Lee Brady	RELATIONSHIP TO DEBTOR, IF ANY Debtor's mother	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT \$300.00
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8. Losses

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

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

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Advisory Credit Management 5769 West Sunrise Blvd Plantation, FL 33313		\$40.00 for pre-filing credit counseling course as required by 11 USC 109(h) of the US Bankruptcy Code.
Start Fresh Today 5765 West Sunrise Blvd. Plantation, FL 33313		\$40.00 for pre-payment of pre-discharge debtor education course as required by section 727 (a) (11) of the bankruptcy code.
Wisecup Law Office, L.L.C. 9766 Fallon Ave NE Suite 101 Monticello, MN 55362-4589	08/22/2011; 10/12/2011; 12/13/2011	\$1,000.00 attorney fees; \$900.00 attorney fees + \$50.00 credit report+ \$299.00 USBC Chapter 7 filing fee (placed into IOLTA account until date of filing); \$7.00 increaes in filing fees

10. Other transfers

None a. 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 **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
unknown party Madison, WI third party	Aug 2011	2004 Jayco Jayflight 34' travel trailer with one slide-out; sold for approximately \$8500.

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

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

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

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

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

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

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

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

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

None If the debtor has moved within **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
6016 Beachwood Road Mound MN 55364-0000	Israel R McKinney Jennifer H McKinney	8/1/2007, 8/1/2009
14464 98th St SE Becker MN 55308	Jennifer H McKinney Israel R McKinney	August 2009 through August 2011

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:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, 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	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Jennifer McKinney Photography & Blog	XX	14257 Tomten Rd Parkers Prairie, MN 56361	Photography & blogging	April 2007 - current
Kieran's Contracting LLC	XX	14464 98th St Se Becker, MN 55308	general contracting	2004 - 2009

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

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
MJ Harder Ltd 14701 Pioneer Trail Suite 205 Eden Prairie, MN 55347-2646	2004 2010 (Kept books for Kierans Contracting)
Jennifer McKinney Parkers Prairie, MN 56361	Keep her own books for self-employment

None 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.

NAME ADDRESS DATES SERVICES RENDERED

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.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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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.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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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.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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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
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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
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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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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	TAXPAYER IDENTIFICATION NUMBER (EIN)
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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

TAXPAYER IDENTIFICATION NUMBER (EIN)

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 April 12, 2012

Signature /s/ Israel R McKinney
Israel R McKinney
Debtor

Date April 12, 2012

Signature /s/ Jennifer H McKinney
Jennifer H McKinney
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

B22A (Official Form 22A) (Chapter 7) (12/10)

In re Israel R McKinney
Jennifer H McKinney
 Debtor(s)
 Case Number: 11-61215
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

The presumption arises.

The presumption does not arise.

The presumption is temporarily inapplicable.

AMENDED
CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION																			
2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>																		
		Column A	Column B																
		Debtor's Income	Spouse's Income																
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 39.13																
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 9,711.09</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 9,711.09	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 0.00
		Debtor	Spouse																
a.	Gross receipts	\$ 0.00	\$ 9,711.09																
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																
c.	Business income	Subtract Line b from Line a																	
5	<p>Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00
		Debtor	Spouse																
a.	Gross receipts	\$ 0.00	\$ 0.00																
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																
c.	Rent and other real property income	Subtract Line b from Line a																	
6	Interest, dividends, and royalties.		\$ 0.00																
7	Pension and retirement income.		\$ 0.00																
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>		\$ 0.00																
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 35%;">Debtor \$ 0.00</td> <td style="width: 35%;">Spouse \$ 0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																	
10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. 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.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> <p>Total and enter on Line 10</p>				Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00				
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 39.13																
		Debtor's Income	Spouse's Income																
		\$ 39.13	\$ 9,711.09																

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	9,750.22
Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	117,002.64
14	Applicable median family income. Enter the median family income for the 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: <u> MN </u> b. Enter debtor's household size: <u> 7 </u>	\$	106,751.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)			
16	Enter the amount from Line 12.	\$	9,750.22
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.		\$ 0.00
	a.	\$	
	b.	\$	
	c.	\$	
	d.	\$	
	Total and enter on Line 17		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	9,750.22

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$	2,163.00																						
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.		\$ 420.00																						
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align:center;">Persons under 65 years of age</th> <th colspan="2" style="text-align:center;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%;">a1.</td> <td style="width:60%;">Allowance per person</td> <td style="width:10%; text-align:center;">60</td> <td style="width:25%;">a2.</td> <td style="width:60%;">Allowance per person</td> <td style="width:10%; text-align:center;">144</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td style="text-align:center;">7</td> <td>b2.</td> <td>Number of persons</td> <td style="text-align:center;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align:center;">420.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align:center;">0.00</td> </tr> </tbody> </table>			Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	60	a2.	Allowance per person	144	b1.	Number of persons	7	b2.	Number of persons	0	c1.	Subtotal	420.00	c2.	Subtotal	0.00
Persons under 65 years of age		Persons 65 years of age or older																							
a1.	Allowance per person	60		a2.	Allowance per person	144																			
b1.	Number of persons	7		b2.	Number of persons	0																			
c1.	Subtotal	420.00	c2.	Subtotal	0.00																				
	Total and enter on Line 19B																								
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the 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). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$	569.00																						

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width:15%; text-align:right;">\$</td> <td style="width:15%; text-align:right;">1,718.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align:right;">\$</td> <td style="text-align:right;">3,063.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	1,718.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	3,063.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.		\$	0.00
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	1,718.00												
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	3,063.00												
c.	Net mortgage/rental expense	Subtract Line b from Line a.													
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$	0.00												
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$	832.00												
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$	0.00												
23	<p>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.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ 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 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:15%; text-align:right;">\$</td> <td style="width:15%; text-align:right;">0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align:right;">\$</td> <td style="text-align:right;">0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00												
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	0.00												
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.													
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ 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 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:15%; text-align:right;">\$</td> <td style="width:15%; text-align:right;">0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align:right;">\$</td> <td style="text-align:right;">0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$	0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00												
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	0.00												
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.													
25	<p>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.</p>	\$	3,690.18												

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ 0.00
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 0.00
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$ 0.00
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0.00
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$ 0.00
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 128.00
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$ 7,802.18

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		\$ 700.00	
	a.	Health Insurance		\$ 700.00
	b.	Disability Insurance		\$ 0.00
	c.	Health Savings Account		\$ 0.00
Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$ 0.00	
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0.00	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$ 0.00	
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$ 0.00	

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ 0.00
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$ 700.00

Subpart C: Deductions for Debt Payment

42	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Central Bank</td> <td>Residence: Sec-19 Twp-34 Rg-28 Hyttsten Creek Plat Two Lot 1, Blk 1 Location: 14464 98th Street SE, Becker, MN 55308</td> <td>\$ 3,063.00</td> <td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines</td> <td></td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	Central Bank	Residence: Sec-19 Twp-34 Rg-28 Hyttsten Creek Plat Two Lot 1, Blk 1 Location: 14464 98th Street SE, Becker, MN 55308	\$ 3,063.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$ 3,063.00
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																
a.	Central Bank	Residence: Sec-19 Twp-34 Rg-28 Hyttsten Creek Plat Two Lot 1, Blk 1 Location: 14464 98th Street SE, Becker, MN 55308	\$ 3,063.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no																
			Total: Add Lines																	

43	<p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>-NONE-</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add Lines</td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	-NONE-		\$				Total: Add Lines	\$ 0.00
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.	-NONE-		\$														
			Total: Add Lines														

44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$ 545.06
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45	<p>Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x 7.30</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 7.30	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 0.00
a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00												
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 7.30												
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b												

46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$ 3,608.06
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Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$ 12,110.24
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 9,750.22
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 12,110.24
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$ -2,360.02

51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -141,601.20
52	Initial presumption determination. Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 51 is less than \$7,025* . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725* . Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725* . Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	d.	\$
	Total: Add Lines a, b, c, and d	
		\$

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>April 12, 2012</u>	Signature: <u>/s/ Israel R McKinney</u> Israel R McKinney <i>(Debtor)</i>
	Date: <u>April 12, 2012</u>	Signature <u>/s/ Jennifer H McKinney</u> Jennifer H McKinney <i>(Joint Debtor, if any)</i>

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Israel R McKinney
Jennifer H McKinney
Debtor(s).

SIGNATURE DECLARATION

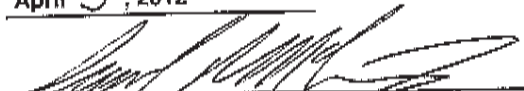
Case No. 11-61215

- PETITION, SCHEDULES & STATEMENTS
- CHAPTER 13 PLAN
- SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
- AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
- MODIFIED CHAPTER 13 PLAN
- OTHER (Please describe: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, *make the following declarations under penalty of perjury:*

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: April 5, 2012

X 
Signature of Debtor or Authorized Representative

Israel R McKinney
Printed Name of Debtor or Authorized Representative

X _____
Signature of Joint Debtor

Jennifer H McKinney
Printed Name of Joint Debtor

Form ERS 1 (Rev. 10/03)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Israel R McKinney
Jennifer H McKinney
Debtor(s).

SIGNATURE DECLARATION

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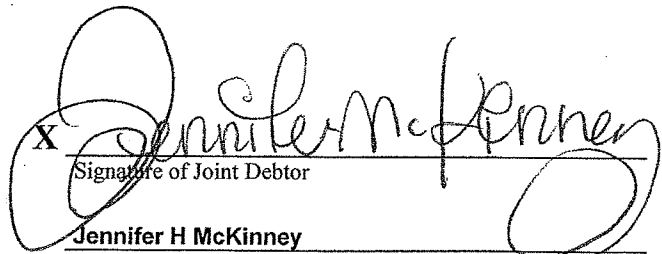
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- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: April 6, 2012

X _____
Signature of Debtor or Authorized Representative

Israel R McKinney
Printed Name of Debtor or Authorized Representative

X 
Signature of Joint Debtor

Jennifer H McKinney
Printed Name of Joint Debtor