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**HOWARD
RICE
NEMEROVSKI
CANADY
ROBERTSON
FALK
& RABKIN**

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FACSIMILE 714/721-6910

February 6, 1995

Gil Jensen, Esq.
Office of the District Attorney
Environmental Protection Division
7677 Oakport St., Ste. 400
Oakland, CA 94621-1934

RECEIVED
FEB 7 1995

Re: Patrick Swasey, Debtor
Bankruptcy Case No. 93 48842

DISTRICT ATTORNEY
ALAMEDA COUNTY
CEPD

Dear Mr. Jensen:

This law firm represents William H. Broach, the duly appointed Chapter 7 trustee in the above-referenced bankruptcy case. At your request, I have summarized below the status of this case and the trustee's relationship to the property located at 800 West Grand Avenue, Oakland, California, which property is the subject of a Alameda County Environmental Protection Division Pre-enforcement Review Panel convening February 28, 1995.

On December 14, 1993, Patrick Swasey, the debtor in this bankruptcy case, filed a Chapter 7 bankruptcy petition (a copy of the schedules are attached to this letter). He listed Meaders Drapery & Carpet Cleaners as a dba. The primary non-exempt asset in the case was 800 West Grand Avenue, Oakland, the real property at which the business was located.

The property was scheduled with a market value of \$380,000 and encumbrances of \$242,000. When the trustee investigated the possibility of administering this asset (i.e., selling it), experts confirmed that the property needed seismic work and a new roof. The broker who had listed the property for the debtor (pre-bankruptcy filing) also produced a Transaction Screen conducted by International Geologic, indicating that the County had requested monitoring wells and that remediation might be required. These facts and our discovery that the debtor's

Gil Jensen, Esq.
February 6, 1995
Page 2

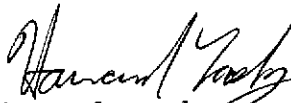
ex-spouse had an unscheduled lien in the amount of \$80,000 led us to the inevitable conclusion that the property had a negative value and could not be administered. Each of the other assets similarly turned out to be worthless or non-existent and the trustee began to move towards closing the case.

Sumitomo Bank holds the first mortgage on the property and its deed of trust contained an assignment of rents clause. Accordingly, all rents from the property (except \$1,000, to cover administrative expenses) have been turned over to the bank. The case will be closed as a no-asset case. The trustee has not formally abandoned the property, but has no intention of administering it. Under the Bankruptcy Code, the property will be deemed abandoned and revert to the debtor upon the closing of the case.

In our investigation we conducted a computer UCC search. This revealed an IRS lien on "Kearn and Swasey, a Partnership" located at the debtor's business address. That is all the information we have with respect to that partnership.

Please call me if I can be of any further assistance.

Very truly yours,


Howard Lasky

HL:jal
020695/f-1065601:a101/38/191516
Enclosure

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

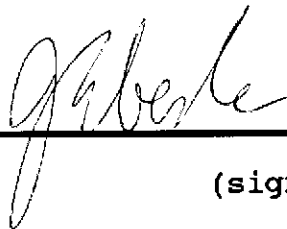
In Re The Property Known As :

800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Chrisman
Kearn dba Meader's Drapery and Carpet Cleaners
and dba Meaders Dry Cleaning with a copy of the attached
Notice of Pre-Enforcement Review Panel to be held on
February 28, 1995 at 9:00 am by certified mailer
#Z 773 036 480

Dated: 1/17/95



(signature)

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

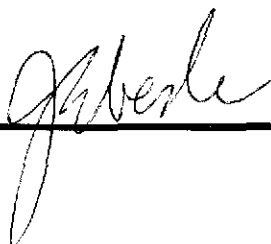
In Re The Property Known As :

800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Patrick Swasey dba Meader's Drapery and Carpet Cleaners and dba Meaders Dry Cleaning with a copy of the attached Notice of Pre-Enforcement Review Panel to be held on February 28, 1995 at 9:00 am by certified mailer #Z 773 036 477

Dated: 1/17/95



(signature)

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

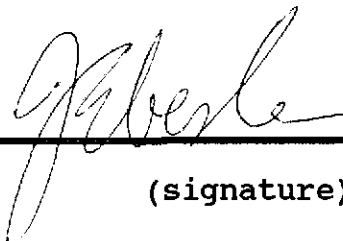
In Re The Property Known As :

800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Young
Shin dba Meader's Dry Cleaning with a copy of the attached
Notice of Pre-Enforcement Review Panel to be held on
February 28, 1995 at 9:00 am by certified mailer
#Z 773 036 483

Dated: 1/17/95



(signature)

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

In Re The Property Known As :

800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Patrick Swasey with a copy of the attached Notice of Pre-Enforcement Review Panel to be held on February 28, 1995 at 9:00 am by certified mailer #Z 773 036 478

Dated: 1/17/95



(signature)

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

In Re The Property Known As :

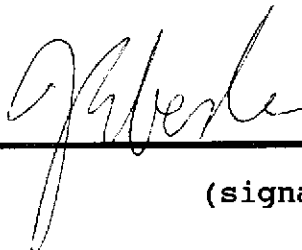
800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Meader's
Drapery and Carpet Cleaners c/o Broach Williams, Esq.,
Trustee in Bankruptcy with a copy of the attached Notice of
Pre-Enforcement Review Panel to be held on February 28, 1995
at 9:00 am by certified mailer

#Z 773 036 481

Dated: 1/17/95



(signature)

Alameda County Health Care Services Agency
Department of Environmental Health
Division of Environmental Protection

In Re The Property Known As :

800 West Grand Ave.
Oakland CA 94607

) Proof of Service of
) Notice of
) Pre-Enforcement
) Review Panel

I Jennifer Eberle, do hereby certify that I served Coit
Cleaners with a copy of the attached Notice of
Pre-Enforcement Review Panel to be held on February 28, 1995
at 9:00 am by certified mailer

#Z 773 036 482

Dated: 1/17/95



(signature)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for husband, "W" for wife, "J" for joint, or "C" for community in the appropriate column. If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<p>Description: Business property</p> <p>Location: 800 West Grand Avenue, Oakland, CA In debtor possession.</p>	<p>Debtor interest: Subject to 1st & 2nd Deeds of trust</p> <p>Secured creditor: Sumitomo Bank Claim: 242,000.00</p>		380,000.00	242,000.00
<p>Description: Debtor's Residence</p> <p>Location: 1200 Lake Drive Woodworth, LA In debtor possession.</p>	<p>Debtor interest: Subject to Deed of Trust and homestead</p> <p>Co-owner(s): Debtor's fiance is co-owner</p> <p>Secured creditor: United Companies Claim: 88,000.00</p>		109,950.00	88,000.00

Total →
(last page only)

489,950.00

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband ("H"), wife ("W"), both of them ("J"), or the marital community ("C") owns the property by placing an "H," "W," "J," or "C" in the appropriate column. 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."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Description: <i>Checking account number 2789124 at Central Bank, Alexandria, VA</i> Location: <i>In debtor possession.</i>		20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Description: <i>Household Goods</i> Location: <i>In debtor possession.</i>		2,000.00
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Description: <i>Wearing Apparel</i> Location: <i>In debtor possession.</i>		200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit-sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.		<p>Description: City of Oakland Business Tax Refund Location: In debtor possession.</p> <p>Description: Current rent from tenant in business premises - \$2,000 per month. Location: In debtor possession.</p> <p>Description: Levy on bank account on behalf of Pappas after amount was paid by check. Location: In debtor possession.</p>		<p align="center">\$6,000</p> <p align="center">Unknown</p>
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor, including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor, other than those listed in the Schedule of Real Property.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		Description: <i>Leased 1992 Honda Accord</i> Location: <i>In debtor possession.</i> Secured creditor: American Honda Finance Claim: Unknown		11,850.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Description: <i>Leased phone equipment</i> Location: <i>In debtor possession.</i> Secured creditor: AT&T Claim: 1,733.00		Nil
27. Machinery, fixtures, equipment, and supplies used in business.		Description: <i>Business equipment and furnishings</i> Location: <i>In debtor possession.</i> Secured creditor: Cathy Swasey Claim: Unknown		2,500.00

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		<p>Description: <i>Wages - accrued and earned</i></p> <p>Location: <i>In debtor possession.</i></p>		<i>Unknown</i>

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under (Check one box)

 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Business equipment and furnishings	CCP 704.060	2,500.00	2,500.00
Debtor's Residence	CCP 703.140(a), 704.210 & 704.720 - 704.850 inclusive, & CCP 704.910 - 704.990 inclusive LSA-R.S. 20:1; Louisiana Constitution Article 12, Section 9	0.00 15,000.00	109,950.00
Household Goods	CCP 704.020	2,000.00	2,000.00
Leased 1992 Honda Accord	CCP 704.010	1,200.00	11,850.00
Wages - accrued and earned	CCP 703.140(a), 704.210, 706.010 -706.052 inclusive CCP 704.070	Unknown Unknown	Unknown
Wearing Apparel	CCP 704.020	200.00	200.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor, as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

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

If the claim is contingent, place a "C" in the appropriate column. If the claim is unliquidated, place a "U" in the column. If the claim is disputed, place a "D" in the column. (You may need to place more than one letter in this column.)

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account Number AT&T AT&T Credit Corporation P. O. Box 85340 Louisville, KY 40285-5340		Date incurred: Nature of lien: Leased phone equipment Collateral description: Leased phone equipment Collateral value: Nil Lien seniority: 0		1,733.00	1,733.00
Account Number American Honda Finance Corp. P. O. Box 2230 Torrance, CA 90509		Date incurred: Nature of lien: Automobile Lease Collateral description: Leased 1992 Honda Accord Collateral value: 11,850.00 Lien seniority: 1 Total col. value: 11,850.00		Unknown	Unknown
Account Number Sumitomo Bank 400 - 20th Street Oakland, CA 94612		Date incurred: Nature of lien: 1st and 2nd Deeds of Trust Collateral description: Business property Collateral value: 380,000.00 Lien seniority: 1&2 Total col. value: 380,000.00		242,000.00	0.00

continuation sheets attached

Subtotal (Total of this page) →
 Total (Use only on last page) →

243,733.00

Matthew Bender & Co.

(Report total also on Summary of Schedules)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account Number Cathy Swasey 35 Strings Lane Novato, CA 94947			Date Incurred: Nature of lien: UCC 1 on Business Equipment and Furnishings Collateral description: Business equipment and furnishings Collateral value: 2,500.00 Lien seniority: 1 Total col. value: 2,500.00		Unknown	Unknown
Account Number 803600379 United Companies 1768 Jackson Street Alexandria, LA 71303			Date Incurred: Nature of lien: 1st Deed of Trust Collateral description: Debtor's Residence Collateral value: 109,950.00 Lien seniority: 1 Total col. value: 109,950.00		88,000.00	0.00

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

If the claim is contingent, unliquidated, or disputed, place a "C," "U," or "D" in the corresponding column. (You may need to place more than one letter in the column.)

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

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of Credit in an Involuntary Case

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

Wages, Salaries, and Commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to Employee Benefit Plans

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

Certain Farmers and Fishermen

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by Individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Controller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. sec. 507(a)(8).

_____ continuation sheets attached

Matthew Bender & Co. 

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Deposits by Individuals
TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
<p>Account Number</p> <p>Sarah L. Randall 795 Alcatraz Dr. Oakland, CA 94609</p>			<p>Date incurred:</p> <p>Consideration: <i>Deposit</i></p>		275.00	275.00

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes
TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account Number			Date incurred: Consideration:		8,000.00	8,000.00
Alameda Co. Tax Collector 1221 Oak Street Oakland, CA 94612						
Account Number			Date incurred: Consideration: Payroll Taxes		4,000.00	4,000.00
Franchise Tax Board Special Procedures P. O. Box 2952 Sacramento, CA 95812-2952						
Account Number			Date incurred: Consideration:		30,000.00	30,000.00
Internal Revenue Service Special Procedures 1301 Clay Street, 1000S Oakland, CA 94612						
Account Number			Date incurred: Consideration: 3rd Quarter		500.00	500.00
State Board of Equalization Attn: Collection Unit P. O. Box 942879 Sacramento, CA 94279-0001						

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use a continuation sheet.

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

If the claim is contingent, place a "C" in the appropriate column. If the claim is unliquidated, place a "U" in the column. If the claim is disputed, place "D" in the column. (You may need to place more than one letter in this column.)

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number ATS 395 Civic Drive, Ste. G Pleasant Hill, CA 94523			Date incurred: Consideration:		91.09
Account Number Adco Box 999 Sedalia, MO 65302-0999			Date incurred: Consideration:		500.00
Account Number Alameda County Health Service 499 - 5th Street Oakland, CA 94607			Date incurred: Consideration:		137.64
Account Number Alameda Newspaper P. O. Box 5050 Hayward, CA 94540			Date incurred: Consideration:		2,442.43
Account Number American Express Box 0001 Los Angeles, CA 90096-0001			Date incurred: Consideration:		1,800.00

continuation sheets attached

Subtotal → 4,971.16

Total →

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number Arco 889 West Grand Ave. Oakland, CA 94607			Date incurred: Consideration:		432.57
Account Number BAAQMD 939 Ellis Street San Francisco, CA 94102			Date incurred: Consideration:		Unknown
Account Number BDS P. O. Box 946 Montebello, CA 90640			Date incurred: Consideration:		23.97
Account Number Bank of America Rancho Cordova Center P. O. Box 2290 Rancho Cordova, CA 95741			Date incurred: Consideration:		1,475.00
Account Number Belco 590 Taylor Way Belmont, CA			Date incurred: Consideration:		667.37
Account Number Steve Bittman c/o Internat'l Geologic 24 Redding Place Oakland, CA 94619			Date incurred: Consideration:		1,100.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number					
Walter Blumert 490 - 43rd Street Oakland, CA 94609			Date incurred: Consideration:		150.00
Account Number					
Book Mudry 8362 Topanga Canyon Blvd Dept. 294-Q2 Canoga Park, CA 91304			Date incurred: Consideration:		Unknown
Account Number					
Brown Cor Int'l 400 S. 5th Street Milwaukee, WI 53204			Date incurred: Consideration:		61.88
Account Number					
Burris Window Shade 323 - 14th Street Oakland, CA 94612			Date incurred: Consideration:		83.46
Account Number					
Cal Construction 600 Olive Street Menlo Park, CA 94025			Date incurred: Consideration:		111.64
Account Number					
Calif. State Dept. of Toxic Substance Control Attn: Regional Duty Ofc. 700 Heinze, Ste. 200 Berkeley, CA 94710			Date incurred: Consideration:	C D U	Unknown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D D	UNSECURED PORTION, IF ANY
Account Number <i>Camera Ready</i> 225 Center Street San Rafael, CA 94901			Date incurred: Consideration:		53.62
Account Number <i>Car Parts Center</i> 777 West Grand Ave. Oakland, CA 94612			Date incurred: Consideration:		1,602.28
Account Number <i>Carpet Maintenance</i> 3991 Pacific Blvd. San Mateo, CA 94403			Date incurred: Consideration:		Unknown
Account Number <i>Chambers Cable</i> P. O. Box 1646 Eugene, OR 97440			Date incurred: Consideration:		114.00
Account Number <i>City Print</i> 2133 Franklin Street Oakland, CA 94612			Date incurred: Consideration:		3.18
Account Number <i>City of Oakland</i> Parking Citations 600 Washington, Rm. 1010 Oakland, CA 94607			Date incurred: Consideration: 2 citations for \$21 and \$27		48.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C	O	D	D	E	B	T	O	R	H	W	J	C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C	U	D	UNSECURED PORTION, IF ANY
Account Number														Date incurred: Consideration:				1,500.00
City of Oakland Business & Commercial Taxes 505 - 14th Street Oakland, CA 94612																		
Account Number														Date incurred: Consideration:				1,150.00
Contra Costa County Directory 1505 Monument Blvd. Concord, CA 94520																		
Account Number														Date incurred: Consideration:				1,765.99
Sidney Davis P. O. Box 410267 San Francisco, CA 94141-0267																		
Account Number														Date incurred: Consideration:				458.94
Denise Olrich Welch, Olrich & Mori 4 Embarcadero Cntr. 37 Fl San Francisco, CA 94111																		
Account Number														Date incurred: Consideration:				30.00
Dept. of Health Services Dept. of Industrial Rel. Collection Unit P. O. Box 420603 San Francisco, CA 94142																		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number East Bay M.U.D. P. O. Box 24055 Oakland, CA 94623-1055		Date Incurred: Consideration:		580.64
Account Number Emporium-Capwell P. O. Box 52094 Phoenix, AZ 85072		Date Incurred: Consideration:		900.00
Account Number Environmental Protection Agency 75 Hawthorne San Francisco, CA 94015		Date incurred: Consideration:	C D U	Unknown
Account Number Federal Express P. O. Box 1140 Memphis, TN 38101-1140		Date incurred: Consideration:		48.50
Account Number Financial Indemnity P. O. Box 7754 Burbank, CA 91510		Date incurred: Consideration:		1,328.32
Account Number Fleet Call (Spectrocom) 4728 E. 2nd Street #14 Benicia, CA 94510		Date Incurred: Consideration:		199.12

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C	O	D	D	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	UNSECURED PORTION, IF ANY
Account Number Folkoff R. 595 Market Street #2470 San Francisco, CA 94105-2836					Date Incurred: Consideration: Meaders - \$400.00 & Swasey - \$300	700.00
Account Number Maria Furtado 14226 Doolittle Drive San Leandro, CA 94577					Date Incurred: Consideration:	608.00
Account Number 8274 / 7414 / 6063 GTE Payment Processing Inglewood, CA 90318-0001					Date Incurred: Consideration:	655.09
Account Number GTE P. O. Box 4007 Whittier, CA 94607					Date Incurred: Consideration:	200.00
Account Number Dr. Winthrop Hall 1615 Hill Road Novato, CA 94947					Date Incurred: Consideration:	45.00
Account Number Hansel Leasing P. O. Box 3437 Santa Rosa, CA 95402					Date Incurred: Consideration: Deficiency Balance on returned vehicle	1,598.97

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C	O	D	D	E	B	T	R	O	R	C	H	W	J	C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C	U	D	UNSECURED PORTION, IF ANY	
Account Number																					
Harmon & Tootell One Sansome St. #2000 San Francisco, CA 94104																Date Incurred: Consideration:				199.95	
Account Number																					
Harrison Associates 366 - 40th Street Oakland, CA 94609																Date Incurred: Consideration:				600.00	
Account Number																					
Hartford P. O. Box 2917 Hartford, CT 06104-2917																Date Incurred: Consideration:				13,022.00	
Account Number																					
Hauser Shade 1448 - 63rd Street Oakland, CA 94608																Date Incurred: Consideration:				134.00	
Account Number																					
Herb's Pool Service 3769 Redwood Hwy. San Rafael, CA 94903																Date Incurred: Consideration:				127.00	
Account Number																					
Lou Herrings 30129 Industrial Pkwy SW #E Hayward, CA 94544																Date Incurred: Consideration:				495.56	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number			Date Incurred: Consideration:		55.87
K. F. Enterprise Address Unknown					
Account Number			Date Incurred: Consideration:		8,548.00
KABL 1025 Battery Street San Francisco, CA 94111-1201					
Account Number			Date Incurred: Consideration:		533.51
Kirsch P. O., Box 730141 Dallas, TX 75373-0141					
Account Number			Date Incurred: Consideration:		73.00
Dr. Michael K. Kwok 400 Medical Plaza Circle #101 Novato, CA 94947					
Account Number			Date Incurred: Consideration:		245.00
Little, Mendelson The Hartford Building 20th Floor 650 California St. San Francisco, CA 94108					
Account Number			Date Incurred: Consideration:		144.18
Mac's Bar & Grill 495 Embarcadero Oakland, CA 94607					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number Maharam P. O. Box 5937 Hauppauge, NY 11788-0183			Date Incurred: Consideration:		478.45
Account Number 72429 Marin General Hospital P. O. Box 6000 San Francisco, CA 94160			Date Incurred: Consideration:		292.00
Account Number Marin Independent Journal P. O. Box 151790 San Rafael, CA 94915			Date Incurred: Consideration:		45.00
Account Number Marin Radiology P. O. Box 6102 Novato, CA 94948			Date Incurred: Consideration: Claim assigned to: Collection agent CSC Credit Services 814 Mission Street #407 San Francisco, CA 94103		110.00
Account Number McCreddie 7120 A Redwood Blvd. Box 806 Novato, CA 94948			Date Incurred: Consideration:		2,704.20

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number McMurray North 20948 Corsair Blvd #2 Hayward, CA 94545			Date incurred: Consideration:		204.00
Account Number Meaders (Kearn) 1875 Geary Blvd. San Francisco, CA 94115			Date incurred: Consideration:		1,908.00
Account Number Miller Map Co. 4585 Rhapsody Way San Jose, Ca 95111			Date incurred: Consideration:		133.67
Account Number NMWD 999 Rushcreek Pl. P. O. Box 146 Novato, CA 94948			Date incurred: Consideration:		64.70
Account Number Nordstrom P. O. Box 25095 Santa Ana, CA 92799			Date incurred: Consideration:		650.00
Account Number Novato Disposal P. O. Box 768 Novato, CA 94948			Date incurred: Consideration:		32.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number <i>Oakland Scavenger</i> 172 - 98th Avenue Oakland, CA 94623			Date incurred: Consideration:		Unknown
Account Number <i>Oil Changers</i> 4511 Willow Road, Ste. 1 P. O. Box 9037 Pleasanton, CA 94566-9037			Date incurred: Consideration:		93.94
Account Number <i>P G & E</i> 1919 Webster St. Oakland, CA 94612			Date incurred: Consideration:		Unknown
Account Number <i>P G & E</i> 999 - 3rd Street San Rafael, CA 94901			Date incurred: Consideration:		154.00
Account Number <i>FMA Travel</i> 1900 Webster Street Oakland, CA 94612			Date incurred: Consideration:		1,045.00
Account Number <i>Pac Tel</i> Dept. #05720 San Francisco, CA 94139			Date incurred: Consideration:		482.14

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number 0523/8807/2741/3220/1762 Pacific Bell Directory Professional Recovery Almaden Building 3005 Almaden Expressway San Jose, CA 95118		Date Incurred: Consideration:		60,000.00
Account Number Pacific Bell Telephone Payment Center Sacramento, CA 95887-0001 Account Number Pacific Bell Telephone Payment Center Sacramento, CA 95887-0001		Date Incurred: Consideration: Claim assigned to: 2nd billing address Pacific Bell 21281 S. Western Ave. Room 200 BFAC Unit Torrance, CA 90501		Unknown
Account Number Pagano 702 Marshall St. Ste.600 Redwood City, CA 94063		Date Incurred: Consideration:		1,017.00
Account Number Pin Point Media 44 Montgomery St. San Francisco, CA 94111		Date Incurred: Consideration:		2,518.75
Account Number Rino Pacific P. O. Box 328 Wilsonville, OR 97070-0328		Date Incurred: Consideration:		1,691.90

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number			Date incurred: Consideration:		288.00
Rossmoor News P. O. Box 2190 Walnut Creek, CA 94595					
Account Number			Date incurred: Consideration:	D	488.15
Rug Hold 350 - Fifth Ave. New York, NY 10118					
Account Number			Date incurred: Consideration:		396.40
Safellite Glass 3300 Broadway Oakland, CA 94611					
Account Number			Date incurred: Consideration:		80.08
Sandys Drapes 2350 Harris Way San Jose, CA 95131					
Account Number			Date incurred: Consideration:		294.99
Scotts #2 Broadway Jack London's Waterfront Oakland, CA 94607					
Account Number			Date incurred: Consideration:		5,045.33
Sentry Insurance CLSC Customer Accounting 3101 Dixon St. Stevens Point, WI 54481					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D D	UNSECURED PORTION, IF ANY
Account Number Simplex 1555 Doolittle Dr. #140 San Leandro, CA 94577			Date Incurred: Consideration:		111.35
Account Number Six Counties Fire 843 McGlincey Lane Campbell, CA 95008			Date Incurred: Consideration:		60.00
Account Number Skasol 1696 West Grand Ave Oakland, CA 94607-1607			Date Incurred: Consideration:		
Account Number State Water Resource UST Cleanup Program P. O. Box 944212 Sacramento, CA 94244-2120			Date Incurred: Consideration:		198.90
Account Number Sumitomo Bank 400 - 20th Street Oakland, CA 94612			Date Incurred: Consideration: Deficiency balance		Unknown
Account Number Sumitomo Bank 400 - 20th Street Oakland, CA 94612		X	Date Incurred: Consideration: Deed of trust on ex-wife's house		70,000.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number					
Cathy Swasey 35 Strings Lane Novato, CA 94947			Date incurred: Consideration:	C D U	Unknown
Account Number					
Technicem 4245 Halleck Street Emeryville, CA 94608			Date incurred: Consideration:		326.04
Account Number					
Transit Promo c/o Roberta 5330 Wong Drive #113 San Jose, CA 95123			Date incurred: Consideration:		225.00
Account Number					
Vengroff, Williams Assoc 17971 Sky Park Circle Suite A Irvine, CA 92714			Date incurred: Consideration:		371.47
Account Number					
Viking P. O. Box 92928 Los Angeles, CA 90009			Date incurred: Consideration:		28.74
Account Number					
Wai (Sew Machine) P. O. Box 522 Oakland, CA 94604			Date incurred: Consideration:		60.90

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	UNSECURED PORTION, IF ANY
Account Number				
West Line 1925 Lafayette Alameda, CA 94501		Date Incurred: Consideration:		41.19

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>AT&T AT&T Credit Corporation P. O. Box 85340 Louisville, KY 40285-5340</p>	<p><i>Lease of phone equipment</i></p>
<p>American Honda Finance Corp. P. O. Box 2230 Torrance, CA 90509</p>	<p><i>Lease of 1992 Honda Accord</i></p>



SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p><i>Cathy Swasey 35 Strings Lane Novato, CA 94947</i></p>	<p><i>Sumitomo Bank 400 - 20th Street Oakland, CA 94612</i></p>

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE
<i>Divorced</i>		
	Child support paid for:	<i>Sarah Cathleen Swasey, age 16, and Christopher Patrick Swasey, age 12</i>
EMPLOYMENT:	DEBTOR	
Occupation	<i>Manager</i>	
Name of Employer	<i>Bryant's Cleaners</i>	
How long employed	<i>6 weeks</i>	
Address of Employer	<i>806 Main Street Pineville, LA</i>	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(prorate if not paid monthly) 1,800.00

Estimated monthly overtime 0.00

SUBTOTAL 1,800.00

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security 400.00
- b. Insurance 0.00
- c. Union dues 0.00
- d. Other (specify) 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS 400.00

TOTAL NET MONTHLY TAKE HOME PAY 1,400.00

Regular income from operation of business or profession or farm
(attach detailed statement) 0.00

Income from real property 0.00

Interest and dividends 0.00

Alimony, maintenance or support payments payable to the debtor
for the debtor's use or that of dependents listed above. 0.00

Social security or other government assistance (specify) 0.00

Pension or retirement income 0.00

Other monthly income (specify)
Debtor's live-in 1,200.00
fiance's income

TOTAL MONTHLY INCOME 2,600.00

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

NONE ANTICIPATED

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

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

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

Rent or home mortgage payment (include lot rented for mobile home)	1,115.00
Are real estate taxes included? Yes _____ No <u>✓</u>	
Is property insurance included? Yes <u>✓</u> No _____	
Utilities:	
Electricity and heating fuel	75.00
Water and sewer	25.00
Telephone	25.00
Garbage	0.00
Security	0.00
Cable	0.00
Home Maintenance (repairs and upkeep)	0.00
Food	300.00
Clothing	75.00
Laundry and dry cleaning	0.00
Medical and dental expenses	0.00
Transportation (not including car payments)	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	0.00
Charitable contributions	0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	0.00
Life	0.00
Health	0.00
Auto	90.00
Taxes (not deducted from wages or included in home mortgage payments) (specify)	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)	
Auto	248.00
Alimony, maintenance, and support paid to others	400.00
Payments for support of additional dependents not living at your home	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	0.00
School expense	280.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	2,633.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **PATRICK SWASEY**, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Summary and Schedules*, consisting of 32 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: _____

Patrick Swasey

PATRICK SWASEY

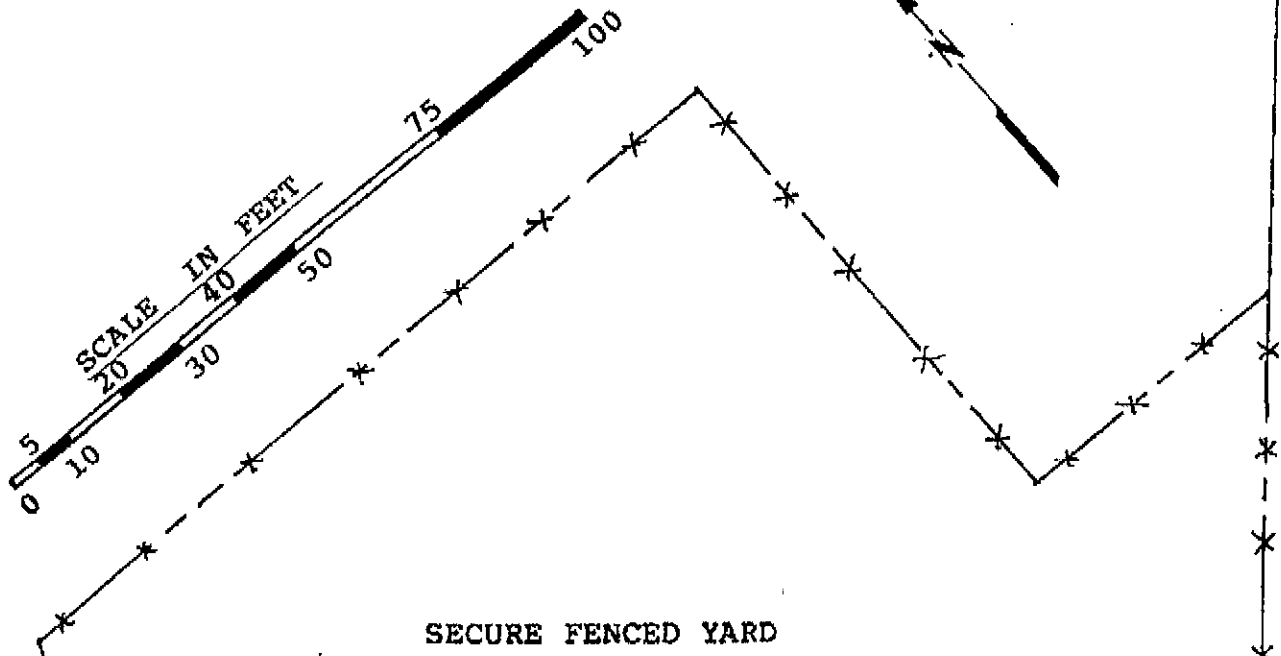
Date: _____

12/2/93

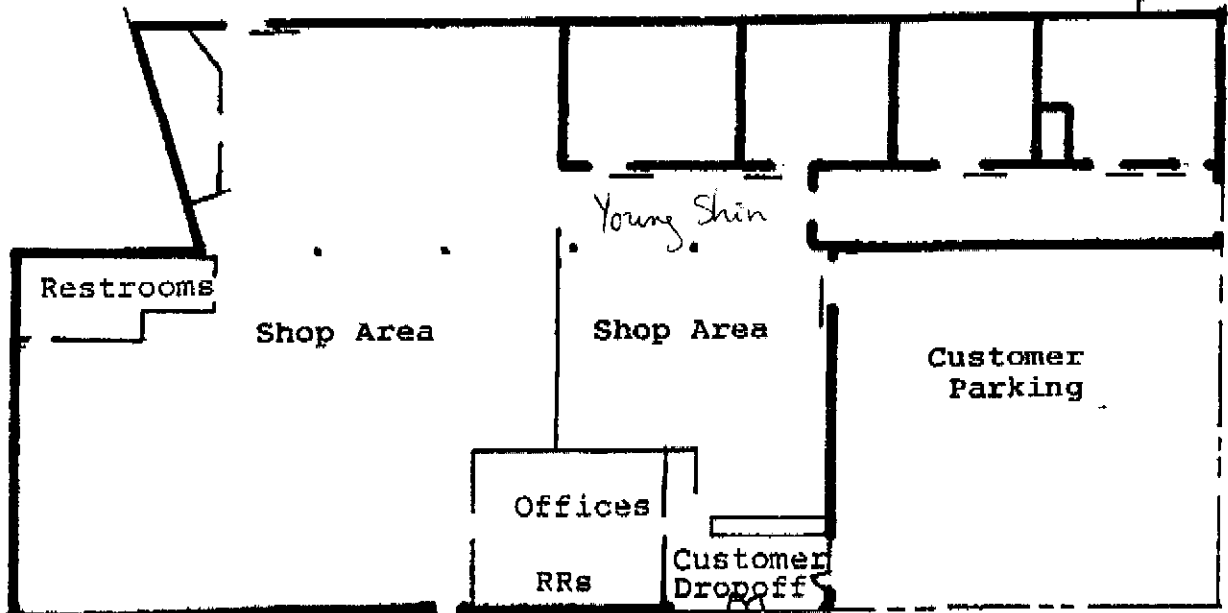


510/652-5593

INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED.



SECURE FENCED YARD



WEST STREET

WEST GRAND AVE.