20

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re

Novey, Donald
Novey, Carol

Debtor(s).

Case No. 11-3

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are attached hereto:

- ☐ Petition
- ☐ Creditor Matrix
- ☐ List of 20 Largest Unsecured Creditors
- ☒ Schedules (check appropriate boxes). *See Instruction #4 below.*
  - ☒ A ☒ B ☒ C ☐ D ☐ E ☐ F ☐ G ☐ H ☒ I ☒ J
- ☒ Summary of Schedules (includes Statistical Summary of Certain Liabilities and Related Data) ***REQUIRED IF AMENDING SCHEDULE(S) A, B, D, E, F, I, OR J.***
- ☒ Statement of Financial Affairs
- ☐ Statement of Intention
- ☐ List of Equity Security Holders

Purpose of amendment (check one):

- ☐ To add pre-petition creditors, change amounts owed or classification of debt (**$26.00 fee required**, provided the bankruptcy judge may, for good cause, waive the charge in any case.) NOTE: Lists, schedules and statements that add or change more than 10 creditors should be accompanied by an amended matrix listing only the creditors added or changed.
- ☒ No pre-petition creditors were added, or amounts owed or classifications of debt changed.

NOTICE OF AMENDMENT TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) checked above has been given this date to the Trustee in this case, and to any and all entities affected by the amendment, together with a copy of the notice of meeting of creditors, the discharge (if one has been entered), a subsequent notice to file claims (if one has been issued), and any other document affecting the rights of the added creditors. (**NOTE:** Proof of service, indicating that service has been made, must be filed with the Court.)

Dated: 6|24|2011 Attorney's [or *Pro Se* Debtor's] Signature: ______

Printed Name: Law Office of Peter G. Macaluso
Mailing Address: 7311 Greenhaven Drive #100
Sacramento, CA 95831

DECLARATION BY DEBTOR

I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of 20 pages, is true and correct to the best of my(our) information and belief.

Dated: 24 June 2011
Debtor's Signature

Dated:
Joint Debtor's Signature

INSTRUCTIONS

1. Use this cover sheet ONLY when filing amended petitions, lists, schedules and statements. ***Do not use an amendment cover sheet when submitting amended plans or amendments to plans.***
2. Include the word "Amended" in the title of each amended document.
3. Amendments to property schedules (A and B), creditor schedules (D, E, and F), or income/expenses schedules (I and J) must be accompanied by an amended Summary of Schedules. Updates to the schedule totals will not be made unless the summary is filed.
4. Amendments to add creditors or change their names/addresses must consist of the amended schedule(s) with a notation to the right of the creditor entry of "A" if the creditor is being added or "C" if it is being changed. **Failure to include "A" and "C" notations on amended schedules may result in duplicate or multiple listings on master mailing lists.**
5. Amendments which add or change more than 10 creditors must be accompanied by a separately filed amended matrix containing ONLY the additions/changes so that the creditors may be downloaded into the case. The matrix must not contain the "A" or "C" notations.
6. When e-Filing an amended matrix, you must submit two separate files: a PDF file containing the amendment cover sheet for the matrix, and a text file containing the creditors in the standard master address list format. These two files must be uploaded together.
7. Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment to the trustee and to any entity affected thereby. **Notice of the amendment WILL NOT be given by the Clerk's Office.** To comply with this requirement, the debtor's attorney or *Pro Se* debtor must give notice to the trustee and any entity affected by the amendment by serving all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.
8. Checks and money orders should be payable to "Clerk, U.S. Bankruptcy Court." **(NOTE: No personal checks will be accepted.)**

United States Bankruptcy Court
Eastern District of California

IN RE: Case No. 2011-32246

Novey, Donald Louis & Novey, Carol Lee Chapter 13
Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$ 300,200.00		
B - Personal Property	Yes	4	$ 55,223.57		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		$ 366,917.92	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		$ 82,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		$ 181,085.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			$ 3,661.79
J - Current Expenditures of Individual Debtor(s)	Yes	1			$ 7,624.83
	TOTAL	23	$ 355,423.57	$ 630,003.49	

United States Bankruptcy Court
Eastern District of California

IN RE: Case No. 2011-32246

Novey, Donald Louis & Novey, Carol Lee Chapter 13
Debtor(s)

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

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

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

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

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

Type of Liability	**Amount**
Domestic Support Obligations (from Schedule E)	$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	$ 82,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	$ 0.00
Student Loan Obligations (from Schedule F)	$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	$ 0.00
TOTAL	$ 82,000.00

State the following:

Average Income (from Schedule I, Line 16)	$ 3,661.79
Average Expenses (from Schedule J, Line 18)	$ 7,624.83
Current Monthly Income (from Form 22A Line 12; **OR**, Form 22B Line 11; **OR**, Form 22C Line 20)	$ 20,060.02

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		$ 68,917.92
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	$ 82,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		$ 0.00
4. Total from Schedule F		$ 181,085.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		$ 250,003.49

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s) (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the 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 holds no interest in real property, write "None" under "Description and Location of Property."

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2640 plumbago court, rocklin, ca 95677 date purchased- 1974 first deed- 272,695.00 provident funding associats- po box 7159 pasadena, ca 91109	JTWROS	C	250,000.00	272,000.00
7430 e. chaparral road # 240 A scottsdale, az 85250 date purchased- 04-10-2006 appraised for- 48,000.00 first deed- 94,917.92 bank of america- 450 america street, mail coade, ca 919, smimi vally, ca 93065	JTWROS	C	48,000.00	94,917.92
Krstal Cancun International Timeshare: Cancun on Sale since Feb 2011 for $500 purchased in 2008, for $1,300	Tic	C	500.00	0.00
The Pono Kai OPwnership Program Timeshare: KAUAI, HI Floating One Bedroom, Apartment; 1/51st undividend interest in the apartment C-104 purchased 2004, for $7,500 Debtor has attempted value based on e-bay valued between $2,000 to $2,500 = $2,250 less maintenance fees due at $554 per yr. = $1,700	Tic	C	1,700.00	0.00
		TOTAL	300,200.00	

(Report also on Summary of Schedules)

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s) (If known)

AMENDED 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 the 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 petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." 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	NONE	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	C	100.00
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.		bank of america- loomis, ca 3843 taylor road, loomis, ca- po box 37176, san francisco, ca 94137/ acc# 2829	C	500.00
		bank of america- loomis, ca 3843 taylor road, loomis, ca- po box 37176, san francisco, ca 94137/ acc# 0326	C	200.00
		golden one credit union - po box 15966, sacramento, ca 95852 acc# 1210925	C	125.00
		MECHANICS BANK - (3) ACCTS	C	1,675.00
		the golden one credi tunion; checking and savings	C	50.14
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		appliances	C	725.00
		boxing gloves- belonged to debtor's father, sentimental value within the family	C	250.00
		CHINA CABINET	C	1,000.00
		electronic equipemnt	C	725.00
		furniture	C	5,975.00
		granfather's clock	C	800.00
		kitchen items	C	500.00
		knick-knacks	C	1,500.00
		outdoor items	C	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books	C	500.00
		collectibles	C	2,500.00
		pictures	C	600.00
6. Wearing apparel.		clothing	C	5,000.00
7. Furs and jewelry.		costume	C	400.00
		valuables; (2 carat) diamond wedding ring, (1/4 carat) diamond ring, and wedding band, wedding ring for husband (1/10 carat), regular men and womens watches,	C	5,000.00

IN RE Novey, Donald Louis & Novey, Carol Lee Debtor(s) Case No. 2011-32246 (If known)

AMENDED SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
8. Firearms and sports, photographic, and other hobby equipment.		boxing gloves- signed m. ali value checked on e-bay; ranged found between $900-$1500	C	1,200.00
		exercise equipment	C	400.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance, not property of estate	C	0.00
10. Annuities. Itemize and name each issue.	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.		401k	C	598.43
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 non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, 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			

IN RE Novey, Donald Louis & Novey, Carol Lee Debtor(s) Case No. 2011-32246 (If known)

AMENDED SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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.		1992 chevy truck silverdao mileage- 100,000, fair condition date purchased- 07-24-2007	C	1,500.00
		2001 Crown Victoria; 150,000 miles, poor condition VEHICLE IS INOPEERABLE, WHILE GIFTED TO GRANDDAUGHTER TO ALLOW HER TO SPEND THE NEEDED $2,000 OR SO TO REPIAR AND BECOME OPERABLE, SHE HAS NOT DONE SO AND VEHICLE SITS IDLE AT DEBTOR'S RESIDENCE. ACTUAL FMV IS ZERO AS COSTS AS MUCH TO REPAIR AS VALUE WHEN REPAIRED.	C	0.00
		2004 jaguar xj8 mileage- 95,000, good condition date purchased- 08-2003	C	9,700.00
		2006 suburu forester mileage- 104,000, fair condition date purchased- 03-2006	C	9,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		computers, printers, typewriters, ect	C	2,000.00
		fixtures	C	200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

IN RE Novey, Donald Louis & Novey, Carol Lee — Debtor(s)

Case No. 2011-32246 (If known)

AMENDED SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
35. Other personal property of any kind not already listed. Itemize.		Nine Score Group, Inc.- S-corp. 100% ownership by debtor, shell corp to support debtors 1099 income for reporting purposes. NO VALUE, LITTLE GOOD WILL UNLESS TIED DIRECTLY TO DEBTOR	C	
			TOTAL	55,223.57

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

0 continuation sheets attached

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s) (If known)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds $146,450. *
(Check one box)

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash on hand	CCCP § 703.140(b)(5)	100.00	100.00
bank of america- loomis, ca 3843 taylor road, loomis, ca- po box 37176, san francisco, ca 94137/ acc# 2829	CCCP § 703.140(b)(5)	500.00	500.00
bank of america- loomis, ca 3843 taylor road, loomis, ca- po box 37176, san francisco, ca 94137/ acc# 0326	CCCP § 703.140(b)(5)	200.00	200.00
golden one credit union - po box 15966, sacramento, ca 95852 acc# 1210925	CCCP § 703.140(b)(5)	125.00	125.00
MECHANICS BANK - (3) ACCTS	CCCP § 703.140(b)(5)	1,675.00	1,675.00
the golden one credi tunion; checking and savings	CCCP § 703.140(b)(5)	50.14	50.14
appliances	CCCP § 703.140(b)(3)	725.00	725.00
boxing gloves- belonged to debtor's father, sentimental value within the family	CCCP § 703.140(b)(3)	250.00	250.00
CHINA CABINET	CCCP § 703.140(b)(3)	525.00	1,000.00
electronic equipemnt	CCCP § 703.140(b)(3)	725.00	725.00
furniture	CCCP § 703.140(b)(3)	5,975.00	5,975.00
granfather's clock	CCCP § 703.140(b)(3) CCCP § 703.140(b)(5)	525.00 24.86	800.00
kitchen items	CCCP § 703.140(b)(3)	500.00	500.00
knick-knacks	CCCP § 703.140(b)(3)	1,500.00	1,500.00
outdoor items	CCCP § 703.140(b)(3)	2,000.00	2,000.00
books	CCCP § 703.140(b)(3)	500.00	500.00
collectibles	CCCP § 703.140(b)(3)	2,500.00	2,500.00
pictures	CCCP § 703.140(b)(3)	600.00	600.00
clothing	CCCP § 703.140(b)(3)	5,000.00	5,000.00
costume	CCCP § 703.140(b)(4)	400.00	400.00
valuables; (2 carat) diamond wedding ring, (1/4 carat) diamond ring, and wedding band, wedding ring for husband (1/10 carat), regular men and womens watches,	CCCP § 703.140(b)(4) CCCP § 703.140(b)(5)	950.00 3,950.00	5,000.00
boxing gloves- signed m. ali value checked on e-bay; ranged found between $900-$1500	CCCP § 703.140(b)(3)	550.00	1,200.00
exercise equipment	CCCP § 703.140(b)(3)	400.00	400.00
401k	CCCP § 703.140(b)(10)(E)	598.43	598.43
1992 chevy truck silverdao mileage- 100,000, fair condition	CCCP § 703.140(b)(5)	1,500.00	1,500.00

* *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.*

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s) (If known)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
date purchased- 07-24-2007			
2004 jaguar xj8 mileage- 95,000, good condition date purchased- 08-2003	CCCP § 703.140(b)(2)	3,525.00	9,700.00
2006 suburu forester mileage- 104,000, fair condition date purchased- 03-2006	CCCP § 703.140(b)(5)	9,500.00	9,500.00
computers, printers, typewriters, ect	CCCP § 703.140(b)(5)	2,000.00	2,000.00
fixtures	CCCP § 703.140(b)(5)	200.00	200.00

IN RE Novey, Donald Louis & Novey, Carol Lee — Debtor(s)

Case No. 2011-32246 (If known)

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

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married		

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	See Schedule Attached	Homemaker
Name of Employer		Homemaker
How long employed		2 years
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	$ 5,000.00	$
2. Estimated monthly overtime	$	$
3. SUBTOTAL	$ 5,000.00	$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	$ 2,338.21	$
b. Insurance	$	$
c. Union dues	$	$
d. Other (specify)	$	$
	$	$
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 2,338.21	$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 2,661.79	$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	$ 1,000.00	$
8. Income from real property	$	$
9. Interest and dividends	$	$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$	$
11. Social Security or other government assistance (Specify)	$	$
	$	$
12. Pension or retirement income	$ 6,563.04	$ 394.00
13. Other monthly income (Specify)	$	$
	$	$
	$	$
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 7,563.04	$ 394.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 10,224.83	$ 394.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) $ 10,618.83

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s)

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

Continuation Sheet - Page 1 of 1

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Consultant	
Name of Employer	correctional peace officer Foundation, Inc	
How long employed	2 months	
Address of Employer	Po Box 348390 Sacramento, CA 95834	
Occupation	Pers	
Name of Employer	state of ca	
How long employed	6 years	
Address of Employer	Public Employees Retirement Sacramento, CA 95834	

IN RE Novey, Donald Louis & Novey, Carol Lee Case No. 2011-32246
Debtor(s) (If known)

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

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, 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 Form22A 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)	$ 1,770.00
a. Are real estate taxes included? Yes ___ No ✓	
b. Is property insurance included? Yes ___ No ✓	
2. Utilities:	
a. Electricity and heating fuel	$ 391.00
b. Water and sewer	$ 185.00
c. Telephone	$ 151.00
d. Other Service Charge	$ 33.90
Cable Tv	$ 300.47
3. Home maintenance (repairs and upkeep)	$ 25.00
4. Food	$ 500.00
5. Clothing	$ 50.00
6. Laundry and dry cleaning	$ 50.00
7. Medical and dental expenses	$ 100.00
8. Transportation (not including car payments)	$ 350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$ 15.00
10. Charitable contributions	$ 500.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$ 30.33
b. Life	$ 127.67
c. Health	$ 99.63
d. Auto	$ 164.83
e. Other	$
	$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) See Schedule Attached	$ 2,883.00
	$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	$
b. Other	$
	$
14. Alimony, maintenance, and support paid to others	$
15. Payments for support of additional dependents not living at your home	$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$
17. Other HOA	$ 206.00
Cosmetic/ Haircuts	$ 50.00
Petfood	$ 36.00

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. $ 8,018.83

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
DEBTOR HAS A CONSULTING JOB THAT IS NOT GUARANTEED.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	$ 10,618.83
b. Average monthly expenses from Line 18 above	$ 8,018.83
c. Monthly net income (a. minus b.)	$ 2,600.00

IN RE Novey, Donald Louis & Novey, Carol Lee — Case No. 2011-32246
Debtor(s)

AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Taxes (DEBTOR)	
Vehicle Tax/ License- 1231/Yr	103.00
Property Taxes- Rental	30.00
AdDT'L TAXES FOR 2011 IRS	2,500.00
AdD'T TAX ES FOR 2011 FTB	250.00

United States Bankruptcy Court
Eastern District of California

IN RE: Case No. 2011-32246

Novey, Donald Louis & Novey, Carol Lee Chapter 13
Debtor(s)

AMENDED STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. 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 and 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
48,100.25	**gross gross income year to date husband**
567,225.00	**gross gross income for 2009 husband**
673,443.00	**gross gross income for 2008 husband**
1,576.00	**gross income year to date wife**
4,597.92	**gross income for 2009 wife**
4,597.92	**gross income for 2008 wife**
0.00	**gross gross income for 2010 husband**
0.00	**gross income for 2010 wife**

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, 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
63,522.00	**2010 gambling winnings**
121,130.00	**2010 pension - husband**
224,930.00	**2010 other**

0.00	YTD penson - wife 1990
4,776.00	2010 pension - wife
58,650.00	YTD pension - husband

3. Payments to creditors

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

None ☐ *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 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 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
Provident Funding Associates **Po Box 7159** **Pasadena, CA 91109**	**1st dot**	**5,400.00**	**272,695.00**
BAC Home Loans Servicing Lp **Po Box 515503** **Los Angeles, CA 90051**	**scpttsdale property**	**4,500.00**	**94,917.00**
Macys **Po Box 689195** **Des Moines, IA 50368**	**1/11 to 3/11**	**600.00**	**4,426.00**
Citi **Po Box 6500** **Sioux Falls, SD 57117**	**1/11 to 3/11**	**1,300.00**	**18,871.00**
Bank Of America **Po Box 37176** **San Francisco, CA 94137-0176**	**1/11 to 3/11**	**1,006.00**	**15,963.00**
Keith Cable, Esq.		**0.00**	**0.00**

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.)

** 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.*

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Franchise Tax Board	**2/7/11**	**19,035.00**	**27,000.00**
Internal Revenue Service **Po Box 7346** **Philadelphia, PA 19101**	**2/2/11**	**45,949.00**	**55,000.00**

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.)

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
ccpoa v novey	**breach of contract**	**sacramento, ca**	**settled. by stipulation**

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.)

5. Repossessions, foreclosures and returns

None ☑ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

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

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

7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Church Ministries	**parishiner**	**tidings**	**$500 per month**

8. Losses

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

9. Payments related to debt counseling or bankruptcy

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office Of Peter G. Macaluso **7311 Greenhaven Dr., Ste. 100** **Sacramento, CA 95831**	**5/1/11**	**1,500.00**

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.)

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.

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.)

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.)

13. Setoffs

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

14. Property held for another person

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

15. Prior address of debtor

None ☑ If 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.

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.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☑ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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

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

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, 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
Nine Score Group Inc		**2710 Thomes Cheyenne, WY 82001**	**consulting**	**9/09 to present**

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.

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 the 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 the **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
Debtor	

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.

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.

None ☑ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

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.

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.

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.

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.

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.

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.

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.

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.

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.

[If completed by an individual or individual and spouse]

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

Date: **June 24, 2011** Signature of Debtor */s/ Donald Louis Novey* Donald Louis Novey
Donald Louis Novey

Date: **June 24, 2011** Signature of Joint Debtor (if any) */s/ Carol Lee Novey* Carol Lee Novey
Carol Lee Novey

0 continuation pages attached

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.