

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nebraska		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Gutschow, Chadron Lyle		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Chad Gutschow; DBA Chad Gutschow Auto Group, LLC		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6882		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 980 County Rd W Lot S1117 Fremont, NE		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 68025		ZIP Code
County of Residence or of the Principal Place of Business: Dodge		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP Code		ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Gutschow, Chadron Lyle	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Gutschow, Chadron Lyle

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ Chadron Lyle Gutschow
Signature of Debtor **Chadron Lyle Gutschow**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 3, 2009
Date

Signature of Attorney*

X /s/ David G. Hicks
Signature of Attorney for Debtor(s)

David G. Hicks
Printed Name of Attorney for Debtor(s)

Pollak & Hicks
Firm Name
6910 Pacific St #216
Omaha, NE 68106

Address

(402)345-1717 Fax: (402)444-1724
Telephone Number

August 3, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
District of Nebraska**

In re **Chadron Lyle Gutschow**

Debtor(s)

Case No.

Chapter

11

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

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

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

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

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

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

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

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

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

☐ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Chadron Lyle Gutschow
Chadron Lyle Gutschow

Date: August 3, 2009

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Nebraska**

In re **Chadron Lyle Gutschow**

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
American Express P.O. Box 650448 Dallas, TX 75265-0448	American Express P.O. Box 650448 Dallas, TX 75265-0448	Credit Card		88,206.42
Centennial Bank 9003 South 145th St Omaha, NE 68138	Centennial Bank 9003 South 145th St Omaha, NE 68138	Property: Lot 1 - Vacant Land, Hwy 30 & 133 4 acres, Blair, NE		600,000.00 (135,000.00 secured) (440,908.61 senior lien)
Centennial Bank 9003 South 145th St Omaha, NE 68138	Centennial Bank 9003 South 145th St Omaha, NE 68138	Property: 4642 North 136th St, 2745 O St, Blair, NE (2nd & 3rd mortgage), 980 WS S1117 (3rd mortgage)		675,972.18 (175,000.00 secured)
Community Bank of Lincoln 6000 Village Dr #100 Lincoln, NE 68516	Community Bank of Lincoln 6000 Village Dr #100 Lincoln, NE 68516	Property: Lot 1 - Vacant Land, Hwy 30 & 133 4 acres, Blair, NE	Contingent	440,908.61 (135,000.00 secured)
Community Bank of Lincoln 6000 Village Dr #100 Lincoln, NE 68516	Community Bank of Lincoln 6000 Village Dr #100 Lincoln, NE 68516	Chad Gutschow Autot Group LLC - owns 2006 Trail Blazer fmv \$8,500, owes \$8,000, 50% ownership with Father. Assets - land listed in Shedule A	Contingent	82,900.01 (0.00 secured)
First Community Bank P.O. Box 189 716 Illinois St Sidney, IA 51652-0189	First Community Bank P.O. Box 189 716 Illinois St Sidney, IA 51652-0189	Loan		448,277.99
Andrea Gutschow 4642 North 136th St Omaha, NE 68164	Andrea Gutschow 4642 North 136th St Omaha, NE 68164	Property settlement expense		60,000.00

B4 (Official Form 4) (12/07) - Cont.

In re **Chadron Lyle Gutschow**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Hastings State Bank 530 N Burlington Hastings, NE 68901	Hastings State Bank 530 N Burlington Hastings, NE 68901	Homestead: S1117 W 980 County Rd, Fremont, NE Lawsuit CI 09 1560		82,781.26 (275,000.00 secured) (603,099.24 senior lien)
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	941 Taxes		51,815.63
Lyon Financial Services, Inc. dba US Bank Manifest Funding P.O. Box 790448 Saint Louis, MO 63179-0448	Lyon Financial Services, Inc. dba US Bank Manifest Funding P.O. Box 790448 Saint Louis, MO 63179-0448	Lawsuit 42-CV-09- 265	Contingent	65,485.50
Manheim Automotive Financial Services 400 Northridge Rd #800 Atlanta, GA 30350	Manheim Automotive Financial Services 400 Northridge Rd #800 Atlanta, GA 30350	Homestead: S1117 W 980 County Rd, Fremont, NE, Lawsuits CI 09 60, CI 09 978, and Docket 1089 Page 403	Contingent	253,099.24 (275,000.00 secured) (350,000.00 senior lien)
Marlin Leasing Corp. 300 Fellowship Rd Mount Laurel, NJ 08054	Marlin Leasing Corp. 300 Fellowship Rd Mount Laurel, NJ 08054	Personal Guaranty/Business Lease	Contingent	53,044.80
Gordon & Beverly Soderberg 9325 S Highway 133 Blair, NE 68008	Gordon & Beverly Soderberg 9325 S Highway 133 Blair, NE 68008	Property: Lot 4 & 5, 3rd section of Blair property.		320,000.00 (135,000.00 secured)
Spirit Finance c/o Kutak Rock LLP 1650 Farnam St Omaha, NE 68102	Spirit Finance c/o Kutak Rock LLP 1650 Farnam St Omaha, NE 68102	Business Account (federal Court) Lawsuit Case No 8:08CV334	Contingent	6,528,000.00
Sun Trust Mortgage P.O. Box 85077 Richmond, VA 23285-5077	Sun Trust Mortgage P.O. Box 85077 Richmond, VA 23285-5077	Property: 4642 North 136th St, Omaha, NE		160,152.25 (175,000.00 secured) (675,972.18 senior lien)
US Bancorp Flex Fund Financial Services 1450 Channel Parkway Marshall, MN 56258	US Bancorp Flex Fund Financial Services 1450 Channel Parkway Marshall, MN 56258	Business Account	Contingent	880,743.00
UUSC c/o Kutak Rock LLP 1010 Grand Blvd #500 Kansas City, MO 64106-2220	UUSC c/o Kutak Rock LLP 1010 Grand Blvd #500 Kansas City, MO 64106-2220	Business Account	Contingent	91,074.42

B4 (Official Form 4) (12/07) - Cont.

In re **Chadron Lyle Gutschow**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Wells Fargo Bank 1919 Douglas St Omaha, NE 68102	Wells Fargo Bank 1919 Douglas St Omaha, NE 68102	Property: 18920 Boyle Circle, Omaha, NE (Mortgage Deficiency) Lawsuit Docket 1094 Page 576		186,013.91
Wells Fargo Bank, N.A. One Home Campus, MAC X2303-023 Des Moines, IA 50328-0001	Wells Fargo Bank, N.A. One Home Campus, MAC X2303-023 Des Moines, IA 50328-0001	Homestead: S1117 W 980 County Rd, Fremont, NE		80,000.00 (275,000.00 secured) (270,000.00 senior lien)
Zurich Universal Underwriters Life Insurance P.O. Box 7925 Overland Park, KS 66207- 0925	Zurich Universal Underwriters Life Insurance P.O. Box 7925 Overland Park, KS 66207-0925	Account		70,000.00

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

I, **Chadron Lyle Gutschow**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **August 3, 2009**

Signature **/s/ Chadron Lyle Gutschow**

Chadron Lyle Gutschow

Debtor

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

**United States Bankruptcy Court
District of Nebraska**

In re **Chadron Lyle Gutschow**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **August 3, 2009**

/s/ Chadron Lyle Gutschow

Chadron Lyle Gutschow

Signature of Debtor

Saunders County Attorney
387 N Chestnut #1
Wahoo, NE 68066

Saunders County Treasurer
P.O. Box 337
Wahoo, NE 68066-0337

America's Servicing Company
P.O. Box 10388
Des Moines, IA 50306-0388

America's Servicing Company
P.O. Box 10350
Des Moines, IA 50306

American Express
P.O. Box 650448
Dallas, TX 75265-0448

American National Bank
P.O. Box 668
Fremont, NE 68025

American National Bank of Fremont
P.O. Box 668
Fremont, NE 68025

Anderson, Creager & Wittstruck P C
1630 K Street
Lincoln, NE 68508

Auto Plex of Lincoln
6401 North 27 St
Lincoln, NE 68521

Arend Baack
104 N Wheeler St
P.O. Box 790
Grand Island, NE 68802-0790

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One
P.O. Box 60599
City Of Industry, CA 91716-0599

The CBE Group Inc.
131 Tower Park #100
P.O. Box 2635
Waterloo, IA 50704-2635

Centennial Bank
9003 South 145th St
Omaha, NE 68138

Chad Gutschow Auto Group, LLC
13482 Fowler Ave
Omaha, NE 68164

Chase
P.O. Box 94014
Palatine, IL 60094-4014

Cherokee County Tax Office
Courthouse 135 S Main
Rusk, TX 75785

City of Omaha
P.O. Box 30159
Omaha, NE 68103-1259

Community Bank of Lincoln
6000 Village Dr #100
Lincoln, NE 68516

Cox Communications
P.O. Box 2167
Omaha, NE 68103-2167

Creditors Interchange
P.O. Box 1335
Buffalo, NY 14240-1335

Dealer Services Corporation
1320 City Center Dr #100
Carmel, IN 46032

Direct TV Inc.
Payment Center
P.O. Box 78626
Phoenix, AZ 85062-8626

Erickson & Sederstrom
301 South 13th St #400
Lincoln, NE 68508

First Community Bank
P.O. Box 189
716 Illinois St
Sidney, IA 51652-0189

First Community Bank
2945 South 132nd St
Omaha, NE 68144

First Source Advantage, LLC
205 Bryant Woods South
Buffalo, NY 14228

First Source Advantage, LLC
6341 Inducon Dr East
Sanborn, NY 14132-9097

First Source Advantage, LLC
P.O. Box 628
Buffalo, NY 14240-0628

Getzchman Heating, LLC
1700 East 23rd Ave North
Fremont, NE 68025

Robert M. Gonderinger
2120 South 72nd St #1200
Omaha, NE 68124

Great America Leasing Corp.
8742 Innovation Way
Chicago, IL 60682

Andrea Gutschow
4642 North 136th St
Omaha, NE 68164

Terry Gutschow
13482 Fowler Ave
Omaha, NE 68164

Hastings State Bank
530 N Burlington
Hastings, NE 68901

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Craig A. Knickrehm
11254 Davenport St
Omaha, NE 68154

Brian S. Koerwitz
301 South 13th St #500
Lincoln, NE 68508

David Koukol
1623 Farnam St #300
Omaha, NE 68102

Kramer & Associates
433 Hackensack Ave 2nd Fl
Hackensack, NJ 07601

Lyon Financial Services, Inc.
dba US Bank Manifest Funding
P.O. Box 790448
Saint Louis, MO 63179-0448

Manheim Automotive Financial Services
400 Northride Rd #800
Atlanta, GA 30350

Manheim Automotive Financial Services, I
9201 South 144th St
Omaha, NE 68138

Marlin Leasing Corp.
300 Fellowship Rd
Mount Laurel, NJ 08054

Metropolitan Utilities District
P.O. Box 2166
Omaha, NE 68103-2166

Metropolitan Utilities District
P.O. Box 3600
Omaha, NE 68103-0600

NCO Financial
507 Prudential Rd.
Horsham, PA 19044

NCO Financial Systems Inc.
150 Crosspoint Pkwy
Getzville, NY 14068

NCSPC
P.O. Box 82600
Lincoln, NE 68501-2600

Nebraska Child Support Payment Center
P.O. Box 83306
Lincoln, NE 68501-3306

Nebraska Department of Revenue
P.O. Box 94818
Lincoln, NE 68509-4818

Nebraska Furniture Mart
P.O. Box 3456
Omaha, NE 68103

Nebraska Water Sports LLC
329 S Washington
Papillion, NE 68046

Nebraska Work Force Dept. of Labor
550 South 16th St
P.O. Box 94600
Lincoln, NE 68509-4600

Nebraska Workforce Development
Department of Labor Unemployment Insuran
P.O. Box 94600
Lincoln, NE 68509-4600

Old Republic
445 S Moorland Rd #301
Brookfield, WI 53005

Old Republic
P.O. Box 1635
Milwaukee, WI 53201

Pentech Funding, LLC
P.O. Box 712492
Cincinnati, OH 45271

Pueblo County Treasurer
P.O. Box 953
Pueblo, CO 81002-0953

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P.O. Box 173638
Denver, CO 80217-3638

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Tyler, TX 75710

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Blair, NE 68008

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1650 Farnam St
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Sun Trust Mortgage
P.O. Box 85077
Richmond, VA 23285-5077

SunTrust Mortgage
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Baltimore, MD 21279-0041

Suzuki Auto Plex
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Textron Financial
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Minneapolis, MN 55440

Dana C. Tilford
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Carmel, IN 46032

Two Men and A Truck
6400 Cornhusker Hwy #225
Lincoln, NE 68507

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

United Recovery Systems
5800 North Course Drive
Houston, TX 77072

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100 Centennial Mall North
Lincoln, NE 68505

US Attorneys Office
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US Bancorp
Flex Fund Financial Services
1450 Channel Parkway
Marshall, MN 56258

US Bancorp
Manifest Funding Services
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US Bank
P.O. Box 108
Saint Louis, MO 63166-9801

US Bank
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Saint Louis, MO 63179-0408

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1010 Grand Blvd #500
Kansas City, MO 64106-2220

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P.O. Box 540125
Omaha, NE 68154-0125

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P.O. Box 348
1555 Colfax
Blair, NE 68008

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1021 Main St
Houston, TX 77002

Wells Fargo
c/o Nicholas Ackerman
6363 College Blvd #100
Leawood, KS 66211

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1919 Douglas St
Omaha, NE 68102

Wells Fargo Bank, N.A.
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Des Moines, IA 50328-0001

West Asset Management
7171 Mercy Road
Omaha, NE 68106

West Asset Management
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P.O. Box 7925
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