

FORM B1	United States Bankruptcy Court Southern District of Ohio	Voluntary Petition
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Name of Debtor (if individual, enter Last, First, Middle): Elsass, Tobias Harold	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 8185	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 887 Plum Tree Drive Columbus, OH 43235	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Franklin	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):

Location of Principal Assets of Business Debtor (if different from street address above):	Attorney: Matthew J. Thompson, 0040759 Nobile, Needleman & Thompson L.L.C. 4511 Cemetery Rd, Suite B Hilliard, OH 43026 ph: 614-529-8600
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Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- 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.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- Consumer/Non-Business
- Business

Chapter 11 Small Business (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. § 101
- Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In Re Tobias Harold Elsass Case No. _____
(Name) Debtor (if known)

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

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

AMOUNT		SOURCE (if more than one)	
2005	21,309.00	Employment	FY: 1/2005 to 9/23/2005
2004	66,968.00	Employment	FY: 1/2004 to 12/2004
2003	20,502.00	Employment	FY: 1/2003 to 12/2003

2. Income other than from employment or operation of business

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

AMOUNT SOURCE

3. Payments to Creditors

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

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Ohio Farmers Insurance Co. v. Debtor 05CVH-05-5500	Collect Debt	Franklin County Common Pleas Columbus, OH	Judgment
Kay L. Grier v. Maryanna E. Sergio et al 03CVH-05-05716	Collect Debt	Franklin County Common Pleas Columbus, OH	Judgment Rendered 3/28/2005
Columbus Check Cashers v. Debtor 2005 CVI 018624	Collect Debt	Franklin County Municipal Court Small Claims Division Columbus, OH	Judgment
Columbus Check Cashers v. Debtor 05JG 075365	Filing of Judgment	Franklin County Common Pleas	Judgment Filed and Returned 7/27/2005
Fidelity Natl Financail v. Debtor 04CVH-02-1557	Collect Debt	Franklin County Common Pleas Columbus, OH	Judgment

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Fidelity Natl v. Debtor 2005 CVH 023410	Judgment Execution	Franklin County Municipal Court Columbus, OH	Execution Pending
City of Columbus Division of Tax. v. Debtor 2005 CVF 042910	Collection Debt	Franklin County Municipal Court Columbus, OH	Filed 10/12/2005

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Internal Revenue Service ATTN: Special Procedures PO Box 21126 Philadelphia, PA 19114	9/2005	Cash from Bank Account \$184.00

5. Repossessions, foreclosures and returns

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and Receiverships

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

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

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

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

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

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

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of 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
Matthew J. Thompson Nobile, Needleman & Thompson L.L.C. 4511 Cemetery Rd, Suite B Hilliard, OH 43026	10/13/2005	\$2,500.00

10. Other transfers

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

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

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

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

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

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

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

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



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

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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PO Box 1316
Powell, OH 43065

2000 - 2004

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

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

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

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

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

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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.

None



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

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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

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

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Don Ash Properties	31-1012081	PO Box 1316 Powell, OH	Real Estate Rental	1990 - 2000
R. Don Ash Inc (Trustee)	31-1012081	PO Box 1316 Powell, OH	Trust	6/12/2001 - Present

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.

None



NAME	ADDRESS
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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 the 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 otherwise self-employed.

(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, record and financial statements

None a. List all bookkeepers and accountants who within the six 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

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

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

NAME AND ADDRESS

DATE
ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF
INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF
STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF
RECIPIENT, RELATIONSHIP
TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

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 the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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 the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[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 10/13/05 Signature of Debtor /s/ Tobias Harold Elsass
TOBIAS HAROLD ELSASS

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

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

Printed or Typed Name of Bankruptcy Petition Preparer

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

Address

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

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

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11, and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. 0 continuation sheets 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

United States Bankruptcy Court

Southern District of Ohio

Tobias Harold Elsass

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 18,626.07		
C - Property Claimed As Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 15,000.00	
E - Creditors Holding Unsecured Priority Claims	YES	3		\$ 14,525.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	13		\$ 1,326,812.39	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,529.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,986.18
Total Number of Sheets in ALL Schedules ▶		28			
		Total Assets ▶	18,626.07		
				Total Liabilities ▶	1,356,337.39

Tobias Harold Elsass

In re _____
Debtor

Case No. _____
(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 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," "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 MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0.00	

(Report also on Summary of Schedules)

In re _____
Debtor

Case No. _____
(if known)

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, wife, or both 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."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand		50.00
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.		Checking Huntington National Bank		150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods		225.00
		Appliances		150.00
		Kitchenware		20.00
		Bedroom Furniture		100.00
		Home Electronics		150.00
		Computer/Printer		50.00
		Household Decoration		100.00

Tobias Harold Elsass

In re _____ Debtor

Case No. _____ (if known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N/C/R/E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND OR JOINT PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Lawn & Garden Equipment		100.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		12 Gauge Shotgun		50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance (Term) Children Beneficiaries		0.00
10. Annuities. Itemize and name each issuer.	X			
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.		1000 Shares IHNA Stock		0.00
13. Interests in partnerships or joint ventures. Itemize.		Don Ash Properties - Partnership * No Assests * Only Liabilities		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			

Tobias Harold Elsass

In re _____ Debtor

Case No. _____ (if known)

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

TYPE OF PROPERTY	NCR/E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND W = JOINT SHE COM/ABILITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Alimony, maintenance, support, and property settlement 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 Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or 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 of 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.		2003 Dodge Durango (Columbus Mortgage)		12,000.00
		2002 Homemade Trailer (Free and Clear)		500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			

Tobias Harold Elsass

In re _____ Debtor

Case No. _____ (if known)

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

TYPE OF PROPERTY	HUBLE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND OR JOINT TENANT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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.		Constructive Trust Edward Jones * Custodian for Children		4,681.07

0 continuation sheets attached

Total ▶ \$ 18,626.07

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

In re _____
Debtor

Case No. _____
(if known)

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
Cash on Hand	Ohio Rev. Code §2329.66 (A)(4)(a)	50.00	50.00
Checking	Ohio Rev. Code §2329.66 (A)(4)(a)	150.00	150.00
2003 Dodge Durango	Ohio Rev. Code §2329.66 (A)(2)	1,000.00	12,000.00
2002 Homemade Trailer (Free and Clear)	Ohio Rev. Code §2329.66 (A)(18)	400.00	500.00
Household Goods	Ohio Rev. Code §2329.66 (A)(4)(b)	225.00	225.00
Appliances	Ohio Rev. Code §2329.66 (A)(3)	150.00	150.00
Kitchenware	Ohio Rev. Code §2329.66 (A)(4)(b)	20.00	20.00
Bedroom Furniture	Ohio Rev. Code §2329.66 (A)(3)	100.00	100.00
Home Electronics	Ohio Rev. Code §2329.66 (A)(4)(b)	150.00	150.00
Computer/Printer	Ohio Rev. Code §2329.66 (A)(4)(b)	50.00	50.00
Household Decoration	Ohio Rev. Code §2329.66 (A)(4)(b)	100.00	100.00
Wearing Apparel	Ohio Rev. Code §2329.66 (A)(3)	300.00	300.00

Tobias Harold Elsass

In re _____
Debtor

Case No. _____
(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Page)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Life Insurance (Term)	Ohio Rev. Code §2329.66 (A)(6)(b)	0.00	0.00
12 Gauge Shotgun	Ohio Rev. Code §2329.66 (A)(4)(b)	50.00	50.00
Lawn & Garden Equipment	Ohio Rev. Code §2329.66 (A)(4)(b)	100.00	100.00

In re Tobias Harold Elsass,

Case No. _____
(If known)

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 10321511 Columbus Mortgage 3050 E. Main St. PO Box 09613 Columbus, OH 43209			Incurred: 2/2004 Lien: PMSI Security: 2003 Dodge Durango Monthly Payments - \$534.93 Arrears - 0 VALUE \$ 12,000.00				15,000.00	3,000.00
ACCOUNT NO.			 VALUE \$					
ACCOUNT NO.			 VALUE \$					
ACCOUNT NO.			 VALUE \$					

0 continuation sheets attached

Subtotal ▶ (Total of this page)	\$ 15,000.00
Total ▶ (Use only on last page)	\$ 15,000.00

(Report total also on Summary of Schedules)

In re Tobias Harold Elsass
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

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

Contributions to employee benefit plans

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

Certain farmers and fishermen

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

Deposits by individuals

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

Alimony, Maintenance, or Support

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

Taxes and 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)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

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

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

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Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Spousal or Child Support

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED DISPUTED		
ACCOUNT NO. 4452576 Franklin County CSEA 80 E. Fulton Street 3rd Floor Columbus, OH 43215-4591		Consideration: Child Support Arrearage			625.00	625.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ?>	\$ 625.00
(Total of this page)	
Total ?>	\$

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED DISPUTED		
ACCOUNT NO. Franklin County Treasurer 373 S. High Street 17th Floor Columbus, OH 43215		Consideration: Property Taxes			13,900.00	13,900.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤	\$ 13,900.00
(Total of this page)	
Total ➤	\$ 14,525.00
(Use only on last page of the completed Schedule E.)	

(Report total also on Summary of Schedules)

In re Tobias Harold Elsass,
Debtor

Case No. _____
 (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

Report 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 claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15722583/15918543 Alexandria Vaneck Co. 5620 Southwyck Blvd, #103 Toledo, OH 43614		for Columbia Gas				Notice Only
ACCOUNT NO. A20009028/P18265965 Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231		for Wachovia				Notice Only
ACCOUNT NO. 283-18987 Always Payday 1980 Hard Road Columbus, OH 43235		Consideration: Cash Advance Loan				1,143.00
ACCOUNT NO. Amerishield Corporation PO Box 26180 Columbus, OH 43226-0180		for Feazel Roofing				Notice Only

12 continuation sheets attached

Subtotal > (Total of this page)	\$ 1,143.00
Total > (Use only on last page)	\$

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Assistant Prosecuting Attorney 373 S. High Street 17th Floor Columbus, OH 43215						Notice Only
ACCOUNT NO. Attorney General - Rev Rec ATTN: Bankruptcy Staff 150 E. Gay Street, 21st Floor Columbus, OH 43215						Notice Only
ACCOUNT NO. 4266 5037 0802 8711 Bank One ATTN: Bankruptcy Dept PO Box 3155 Milwaukee, WI 53201-3155		Consideration: Credit card debt				3,481.00
ACCOUNT NO. Bank One PO Box 15298 Wilmington, DE 19850-5298						Notice Only
ACCOUNT NO. Bank One Delaware, NA Law Department, DE1-1406 201 N. Walnut Street Wilmington, DE 19801						Notice Only

Sheet no. 1 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 3,481.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4224 0410 6090 0723 Citibank PO Box 8112 S. Hackensack, NJ 07606-8112		Consideration: Credit card debt				4,600.00
ACCOUNT NO. City of Columbus Income Tax Division 50 West Gay St., 4th Floor Columbus, OH 43215		Incurred: 1999 Consideration: Taxes				9,030.00
ACCOUNT NO. Several Columbia Gas 200 Civic Center Drive 8th Floor Columbus, OH 43215		Consideration: Utilities				13,180.17
ACCOUNT NO. Columbus Check Cashers PO Box 374 Randolph, MA 02368		Consideration: Judgment				1,510.00
ACCOUNT NO. Columbus City Attorney's Office 90 W. Broad Street Room 200 Columbus, OH 43215-9013						Notice Only

Sheet no. 2 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 28,320.17
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 20583 Concord Counseling Services 774 Park Meadow Road Westerville, OH 43081		Consideration: Medical Services				804.22
ACCOUNT NO. 12209 Danka Office Imaging Company 4388 Collections Center Drive Chicago, IL 60693		Consideration: Copier Repairs				603.00
ACCOUNT NO. Eileen Paley 5969 E. Livingston Ave Suite 200 Columbus, OH 43232						Notice Only
ACCOUNT NO. 301-000 Feazel Roofing Company 5855 Chandler Court Westerville, OH 43082		Consideration: Roof Repairs				541.00
ACCOUNT NO. Fidelity National Financial Inc. Floor 8 171 N. Clark Chicago, IL 60601		Consideration: Deficiency Balance				45,746.00

Sheet no. 3 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 47,694.22
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. First National Collection Bureau Inc. 3631 Warren Way Reno, NV 89509		for Citibank				Notice Only
ACCOUNT NO. Forum Financial Services LLC dba Ace America's Cash Express 833 Eastwind Dr, #103 Westerville, OH 43081						838.00
ACCOUNT NO. Frederick T. Reister 772 S. Front Street Columbus, OH 43206		for Teresa Austin				Notice Only
ACCOUNT NO. Guy Miller 629 Fenchurch Way Columbus, OH 43230		Consideration: Land Contract				54,100.00
ACCOUNT NO. Internal Revenue Service ATTN: Marilyn Powell 200 N. High St., Room 425 Columbus, OH 43215						Notice Only

Sheet no. 4 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 54,938.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Internal Revenue Service ATTN: Special Procedures PO Box 21126 Philadelphia, PA 19114		Incurred: 93, 94, 95, 99 Consideration: Taxes				688,865.00
ACCOUNT NO. J. Michael Nicks 55 S. Main Street, Suite C PO Box 356 Johnstown, OH 43031		for Forum Financial Svcs.				Notice Only
ACCOUNT NO. J. Steven Martin 560 E. Town Street Columbus, OH 43215		for John & Harriott Campbell				Notice Only
ACCOUNT NO. John C. Campbell Harriott Lynne Campbell 682 Grist Run Road Westerville, OH 43082		Consideration: Judgment				40,000.00
ACCOUNT NO. John W. Leibold 3006 N. High Street Columbus, OH 43202		Consideration: Attorney Fees				20,866.00

Sheet no. 5 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 749,731.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Kay L. Grier 1012 Lockbourne Road Columbus, OH 43206		Consideration: Damages				36,708.00
ACCOUNT NO. Kevin O'Brien 995 S. High Street Columbus, OH 43206		for Columbus Check Cashers & Always Payday				Notice Only
ACCOUNT NO. 00400580385 Key Bank 520 Polaris Parkway Columbus, OH 43240	X	Consideration: Note				151,574.00
ACCOUNT NO. Key Bank PO Box 94968 Cleveland, OH 44101						Notice Only
ACCOUNT NO. LeaseComm Corp 950 Winter Street Waltham, MA 02451		Consideration: Judgment				3,420.00

Sheet no. 6 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 191,702.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 200203738 Lerner, Sampson & Rothfuss PO Box 5480 Cincinnati, OH 45201-5480		for Washington Mutual				Notice Only
ACCOUNT NO. Linda K. Parker 460 Delaney Court Powell, OH 43065		Co-Signer				Notice Only
ACCOUNT NO. Linda Parker Catherine Parker (Deceased) 460 Delaneys Circle Powell, OH 43065		Consideration: Loan				53,000.00
ACCOUNT NO. Lora H. Cleary 1500 W. Third Avenue Suite 127 Columbus, OH 43212		Consideration: Attorney Fees				1,462.00
ACCOUNT NO. Marc Cattaruzza 341 E. Markison Columbus, OH 43207		Consideration: Security Deposit				400.00

Sheet no. 7 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 54,862.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Mark J. Demian 33 N. 3rd Street Suite 300 Columbus, OH 43215-3514		for OH Farmers Insurance Co.				Notice Only
ACCOUNT NO. Mark J. Sheriff 50 W. Broad Street Suite 1200 Columbus, OH 43215-3374		for LeaseComm				Notice Only
ACCOUNT NO. Michael & Marie Hahn 1297 Westphal Columbus, OH 43227		Alleged Legal Malpractice				Unknown
ACCOUNT NO. Michael R. Wintering 1103 Schrock Road Suite 209 Columbus, OH 43229-1179		for Guy Miller				Notice Only
ACCOUNT NO. 11461629-0016689285 Mid Ohio Emergency Services Akron Billing Center 2620 Ridgewood Road Akron, OH 44313-3527		Consideration: Medical Services				122.00

Sheet no. 8 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 122.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MRS Associates Inc. 3 Executive Campus, #400 Cherry Hill, NJ 08002		for Wachovia				Notice Only
ACCOUNT NO. EO3637 NCO Financial Systems 515 Pennsylvania Avenue Fort Washington, PA 19034		for Mid Ohio				Notice Only
ACCOUNT NO. Ohio Dept. of Taxation ATTN: Bankruptcy Division PO Box 530 Columbus, OH 43266-0030		Consideration: Taxes Assessment Serial # 2052080111				27,300.00
ACCOUNT NO. Ohio Farmers Insurance Company PO Box 5001 Westfield Center, OH 44251		Consideration: Bond				27,028.00
ACCOUNT NO. 109587369 Omnium worldwide Inc. 7171 Mercy Road Omaha, NE 68106		for SBC				Notice Only

Sheet no. 9 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 54,328.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Personal Income & School Dist. Tax PO Box 182847 Columbus, OH 43218-2847						Notice Only
ACCOUNT NO. Processing Solutions c/o Norman G. Kalina Esq. 38 E. Ridgewood Ave, #395 Ridgewood, NJ 07450						515.00
ACCOUNT NO. R.D. Zande & Associates 1237 Dublin Road Columbus, OH 43215		Consideration: Property Repairs				890.00
ACCOUNT NO. 614 430 8898 394 SBC Consumer Bankruptcy Center PO Box 769 Arlington, TX 76004		Consideration: Phone Service				585.00
ACCOUNT NO. 00097728 Sentry Credit, Inc. 2809 Gran Avenue Everett, WA 98201		for Key Bank				Notice Only

Sheet no. 10 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶	\$	1,990.00
(Total of this page)		
Total ▶	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Stephen Porte Asst. City Attorney 90 W. Broad St, #225 Columbus, OH 43215		for City of Columbus				Notice Only
ACCOUNT NO. Teresa D. Austin 2821 Dover Road Columbus, OH 43209		Consideration: Landlord/Tenant				80.00
ACCOUNT NO. Thomas & Samantha Heavrin 106 Cornell Place Louisville, OH 40207						Unknown
ACCOUNT NO. U.S. Attorney General Main Justice Bldg Rm 5111 10th & Constitution Ave NW Washington, D.C. 20530						Notice Only
ACCOUNT NO. U.S. District Attorney 303 Marconi, 2nd Floor Columbus, OH 43215						Notice Only

Sheet no. 11 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 80.00
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____,
Debtor

Case No. _____
(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2852020001074 Wachovia Bank c/o Alliance One 4850 Street Road, Level C Trevose, PA 19053		Consideration: Deficiency Balance AOI File #: 14190651				15,821.00
ACCOUNT NO. Washington Mutual 231 East Avenue Suite 200 Albion, NY 14411		Consideration: Deficiency Balance				122,000.00
ACCOUNT NO. Washington Mutual Bank 75 North Fairway Drive Vernon Hills, IL 60061						Notice Only
ACCOUNT NO. 03337986 Weltman, Weinberg & Reis 323 W. Lakeside Avenue Suite 200 Cleveland, OH 44113-1099		for Fidelity National				Notice Only
ACCOUNT NO. Yvette Green 2905 Templeton Road Columbus, OH 43202		Consideration: Security Deposit				600.00

Sheet no. 12 of 12 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 138,421.00
(Total of this page)	
Total	\$ 1,326,812.39

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Tobias Harold Elsass

In re _____
Debtor

Case No. _____
(if known)

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

Tobias Harold Elsass

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Linda K. Parker 460 Delaney Court Powell, OH 43065	Key Bank 520 Polaris Parkway Columbus, OH 43240

Tobias Harold Elsass
In re _____,
Debtor

Case No. _____
(if known)

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: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP son daughter	AGE 16 18
Employment:	DEBTOR	SPOUSE
Occupation	Independent Contractor	
Name of Employer	JK Harris	
How long employed	2.5 yrs, pd 2/mo	
Address of Employer	2002 N. Lois Avene, #660	N.A.
	Tampa, FL 33607	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 3,000.00	\$ N.A.
Estimated monthly overtime	\$ 0.00	\$ N.A.
SUBTOTAL	\$ 3,000.00	\$ N.A.
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 471.00	\$ N.A.
b. Insurance	\$ 0.00	\$ N.A.
c. Union Dues	\$ 0.00	\$ N.A.
d. Other (Specify: _____)	\$ 0.00	\$ N.A.
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 471.00	\$ N.A.
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,529.00	\$ N.A.
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ N.A.
Income from real property	\$ 0.00	\$ N.A.
Interest and dividends	\$ 0.00	\$ N.A.
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ N.A.
Social security or other government assistance (Specify) _____	\$ 0.00	\$ N.A.
Pension or retirement income	\$ 0.00	\$ N.A.
Other monthly income (Specify) _____	\$ 0.00	\$ N.A.
	\$ 0.00	\$ N.A.
TOTAL MONTHLY INCOME	\$ 2,529.00	\$ N.A.
TOTAL COMBINED MONTHLY INCOME \$ 2,529.00	(Report also on Summary of Schedules)	

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

In re Tobias Harold Elsass,
Debtor

Case No. _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

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

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

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,470.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>	
Is property insurance included? Yes _____ No <u>✓</u>	
Utilities Electricity and heating fuel	\$ <u>200.00</u>
Water and sewer	\$ <u>35.00</u>
Telephone	\$ <u>45.00</u>
Other <u>Cable/Internet/Cell Phone</u>	\$ <u>235.00</u>
Home maintenance (Repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>300.00</u>
Clothing	\$ <u>50.00</u>
Laundry and dry cleaning	\$ <u>10.00</u>
Medical and dental expenses	\$ <u>30.00</u>
Transportation (not including car payments)	\$ <u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>277.18</u>
Auto	\$ <u>250.00</u>
Other _____	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>534.00</u>
Other _____	\$ <u>0.00</u>
Other _____	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>270.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>Personal Care</u>	\$ <u>30.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 3,986.18

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

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

A. Total projected monthly income	\$ <u>N.A.</u>
B. Total projected monthly expenses	\$ <u>N.A.</u>
C. Excess income (A minus B)	\$ <u>N.A.</u>
D. Total amount to be paid into plan each _____ (interval)	\$ <u>N.A.</u>

In re Tobias Harold Elsass,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 10/13/05

Signature /s/ Tobias Harold Elsass
Debtor

Date _____

Signature Not Applicable
(Joint Debtor, if any)

[If joint case, both spouses must sign]

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

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

Printed or Typed Name of Bankruptcy Petition Preparer

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

Address

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

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

X
Signature of Bankruptcy Petition Preparer

Date

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

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re: :
 :
Tobias Harold Elsass :
 :
 : Case No.
 : Chapter 7
Debtor(s). :

**APPLICATION FOR THE ALLOWANCE OF FEES AND STATEMENT
PURSUANT TO §329 OF THE CODE AND RULE 2016(b)**

Now comes counsel for the Debtor(s) ("Counsel"), and pursuant to 7 U.S.C. §329, Fed. R. Bankr. P. 2016(b), and L.B.R. 2016-1(a), hereby sets forth the following APPLICATION for allowance of fees, and STATEMENT of compensation to be paid in accordance with Debtor(s)' Bankruptcy Case.

1. **Application:** Counsel for the Debtor(s) expect to perform all services necessary to prepare, file and prosecute a Bankruptcy Case for the Debtor(s) under the Code. Counsel has not, and does not intend to share fees or compensation with any other entity, with the exception of other members of Counsel's law firm, such that further particulars will need to be disclosed in the below provided statement in accordance with Fed. R. Bankr. P. 2016(b).
2. **Statement:** Counsel for the Debtor(s) states that within the one (1) year period before the date of filing of the above captioned Bankruptcy Case, he or other members of his law firm have been paid in fees and compensation **\$2,500.00** . The total fee agreed to be paid for this Bankruptcy Case was **\$2,500.00** .
3. **Supplemental Fees:** _____ If this section is initialed by the undersigned, the fees set forth above exceed the amount enumerated in this jurisdiction's Local Bankruptcy Rules, which do not otherwise require an actual hearing or specific itemization. In such instance, Counsel will provide the Court with all appropriate supplementation required before confirmation of any Chapter 13 Plan filed by the Debtor(s).

Respectfully submitted,

/s/ Matthew J. Thompson
James E. Nobile (0059705)
Matthew J. Thompson (0040759)
Scott R. Needleman (0055533)
Eden Sarver (0074919)
Nobile, Needleman & Thompson L.L.C.
4511 Cemetery Road, Suite B
Hilliard, OH 43026
(614) 529-8600
(614) 529-8656 (fax)

Alexandria Vaneck Co.
5620 Southwyck Blvd, #103
Toledo, OH 43614

Allied Interstate
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

Always Payday
1980 Hard Road
Columbus, OH 43235

Amerishield Corporation
PO Box 26180
Columbus, OH 43226-0180

Assistant Prosecuting Attorney
373 S. High Street
17th Floor
Columbus, OH 43215

Attorney General - Rev Rec
ATTN: Bankruptcy Staff
150 E. Gay Street, 21st Floor
Columbus, OH 43215

Bank One
ATTN: Bankruptcy Dept
PO Box 3155
Milwaukee, WI 53201-3155

Bank One
PO Box 15298
Wilmington, DE 19850-5298

Bank One Delaware, NA
Law Department, DE1-1406
201 N. Walnut Street
Wilmington, DE 19801

Citibank
PO Box 8112
S. Hackensack, NJ 07606-8112

City of Columbus
Income Tax Division
50 West Gay St., 4th Floor
Columbus, OH 43215

Columbia Gas
200 Civic Center Drive
8th Floor
Columbus, OH 43215

Columbus Check Cashers
PO Box 374
Randolph, MA 02368

Columbus City Attorney's Office
90 W. Broad Street
Room 200
Columbus, OH 43215-9013

Columbus Mortgage
3050 E. Main St.
PO Box 09613
Columbus, OH 43209

Concord Counseling Services
774 Park Meadow Road
Westerville, OH 43081

Danka Office Imaging Company
4388 Collections Center Drive
Chicago, IL 60693

Eileen Paley
5969 E. Livingston Ave
Suite 200
Columbus, OH 43232

Feazel Roofing Company
5855 Chandler Court
Westerville, OH 43082

Fidelity National Financial Inc.
Floor 8
171 N. Clark
Chicago, IL 60601

First National Collection Bureau Inc.
3631 Warren Way
Reno, NV 89509

Forum Financial Services LLC
dba Ace America's Cash Express
833 Eastwind Dr, #103
Westerville, OH 43081

Franklin County CSEA
80 E. Fulton Street
3rd Floor
Columbus, OH 43215-4591

Franklin County Treasurer
373 S. High Street
17th Floor
Columbus, OH 43215

Frederick T. Reister
772 S. Front Street
Columbus, OH 43206

Guy Miller
629 Fenchurch Way
Columbus, OH 43230

Internal Revenue Service
ATTN: Marilyn Powell
200 N. High St., Room 425
Columbus, OH 43215

Internal Revenue Service
ATTN: Special Procedures
PO Box 21126
Philadelphia, PA 19114

J. Michael Nicks
55 S. Main Street, Suite C
PO Box 356
Johnstown, OH 43031

J. Steven Martin
560 E. Town Street
Columbus, OH 43215

John C. Campbell
Harriott Lynne Campbell
682 Grist Run Road
Westerville, OH 43082

John W. Leibold
3006 N. High Street
Columbus, OH 43202

Kay L. Grier
1012 Lockbourne Road
Columbus, OH 43206

Kevin O'Brien
995 S. High Street
Columbus, OH 43206

Key Bank
520 Polaris Parkway
Columbus, OH 43240

Key Bank
PO Box 94968
Cleveland, OH 44101

LeaseComm Corp
950 Winter Street
Waltham, MA 02451

Lerner, Sampson & Rothfuss
PO Box 5480
Cincinnati, OH 45201-5480

Linda K. Parker
460 Delaney Court
Powell, OH 43065

Linda Parker
Catherine Parker (Deceased)
460 Delaneys Circle
Powell, OH 43065

Lora H. Cleary
1500 W. Third Avenue
Suite 127
Columbus, OH 43212

Marc Cattaruzza
341 E. Markison
Columbus, OH 43207

Mark J. Demian
33 N. 3rd Street
Suite 300
Columbus, OH 43215-3514

Mark J. Sheriff
50 W. Broad Street
Suite 1200
Columbus, OH 43215-3374

Michael & Marie Hahn
1297 Westphal
Columbus, OH 43227

Michael R. Wintering
1103 Schrock Road
Suite 209
Columbus, OH 43229-1179

Mid Ohio Emergency Services
Akron Billing Center
2620 Ridgewood Road
Akron, OH 44313-3527

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

NCO Financial Systems
515 Pennsylvania Avenue
Fort Washington, PA 19034

Ohio Dept. of Taxation
ATTN: Bankruptcy Division
PO Box 530
Columbus, OH 43266-0030

Ohio Farmers Insurance Company
PO Box 5001
Westfield Center, OH 44251

Omnium worldwide Inc.
7171 Mercy Road
Omaha, NE 68106

Personal Income & School Dist. Tax
PO Box 182847
Columbus, OH 43218-2847

Processing Solutions
c/o Norman G. Kalina Esq.
38 E. Ridgewood Ave, #395
Ridgewood, NJ 07450

R.D. Zande & Associates
1237 Dublin Road
Columbus, OH 43215

SBC
Consumer Bankruptcy Center
PO Box 769
Arlington, TX 76004

Sentry Credit, Inc.
2809 Gran Avenue
Everett, WA 98201

Stephen Porte
Asst. City Attorney
90 W. Broad St, #225
Columbus, OH 43215

Teresa D. Austin
2821 Dover Road
Columbus, OH 43209

Thomas & Samantha Heavrin
106 Cornell Place
Louisville, OH 40207

U.S. Attorney General
Main Justice Bldg Rm 5111
10th & Constitution Ave NW
Washington, D.C. 20530

U.S. District Attorney
303 Marconi, 2nd Floor
Columbus, OH 43215

Wachovia Bank
c/o Alliance One
4850 Street Road, Level C
Trevese, PA 19053

Washington Mutual
231 East Avenue
Suite 200
Albion, NY 14411

Washington Mutual Bank
75 North Fairway Drive
Vernon Hills, IL 60061

Weltman, Weinberg & Reis
323 W. Lakeside Avenue
Suite 200
Cleveland, OH 44113-1099

Yvette Green
2905 Templeton Road
Columbus, OH 43202

**UNITED STATES BANKRUPTCY COURT
Southern District of Ohio**

In re Tobias Harold Elsass
Debtor

Case No. _____

Chapter 7

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 8 pages, is true, correct and complete to the best of my knowledge.

Date 10/13/05

Signature
of Debtor

/s/ Tobias Harold Elsass
TOBIAS HAROLD ELSASS

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

In re Tobias Harold Elsass,
 Debtor

Case No. _____
 Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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

a. Property to Be Surrendered.

Description of Property	Creditor's name
NONE	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Dodge Durango	Columbus Mortgage	✓		✓

Date: 10/13/05 /s/ Tobias Harold Elsass
 Signature of Debtor TOBIAS HAROLD ELSASS

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

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

Printed or Typed Name of Bankruptcy Petition Preparer _____ Social Security No. _____
 (Required by 11 U.S.C. § 110(c).)

Address _____
 Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

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

X _____
 Signature of Bankruptcy Petition Preparer Date

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