

In re:

Vera Nazarian

Case No.: 12-10003

Chapter: 7

Debtor(s)

Notice of Amendment Cover Sheet

Cover Sheet for Amendments to Schedules & Statements and for Schedules not Previously Filed*

[Note: Refer to Vt. LBR 1009-1]

Amendment/Schedule Information (Check One)

- ☒ Amendment to Previously Filed Document**
☐ Schedule Not Previously Filed
☐ Schedule of Post-Petition Debts (Result of conversion; no fee due.)

Creditor/Schedule Information (Check One)

- ☒ No creditors are being added/deleted from the initial list of creditors by this amendment/schedule.
☐ Information regarding a creditor's address is being amended/changed (no fee due), **AND**
A mailing list in the format prescribed by the Clerk with the amended/changed address of the creditor is attached.
NOTE: Do not repeat creditor information from a previously filed mailing list.
☐ Creditors are being added by this amendment/schedule, **AND**
The \$30.00 amendment fee is attached for adding parties, **AND**
A mailing list in the format prescribed by the Clerk with the complete names and addresses of the parties **added** is attached.
NOTE: Do not repeat creditor information from a previously filed mailing list.
☐ Creditors are being deleted by this amendment, **AND**
The \$30.00 amendment fee for deleting parties is attached.
☐ Schedules of creditors are being modified to change amount of debt or classification of debt, **AND**
The \$30.00 amendment fee is attached.

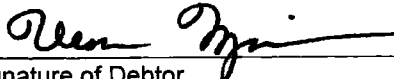
I certify that I have served all parties who are affected by this amendment/schedule with a copy thereof and a copy of the Notice of Bankruptcy Case Meeting of Creditors and Deadlines ("341 Meeting Notice"), if applicable, and have the case trustee, if any.

11/27/12
Date


Signature of Debtor's Attorney or of Debtor if pro se

I certify under penalty of perjury that I have read this Notice of Amendment and the attached schedules, lists, statements, etc., consisting of ___ sheets, numbered 1 through ___, and that they are true and correct to the best of my knowledge, information, and belief.

11-26-2012
Date


Signature of Debtor

Date

Signature of Co-Debtor, if Joint Case

* If filed electronically, no additional copies are needed. However, if filed non-electronically, Vt. LBR 1002-1(e) requires an original for cases filed under Chapter 7, 12, or 13 of the Bankruptcy Code, and an original plus three (3) copies for cases filed under Chapter 9 or 11 of the Bankruptcy Code. Copies of this Notice of Amendment must be attached to each copy of the amended documents.

** If dollar amounts on amended schedules change the total for any schedule, an amended Summary of Schedules document should also be filed.

SECOND AMENDED SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		23.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank account - checking TD Bank #xxx840		1,344.84
		Bank account - savings TD Bank #xxx271		4.00
		Bank account - savings First Entertainment Credit Union #xxx526		47.46
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household goods - cookware, dishes, small appliances (\$200), kitchen table and chairs (\$100), living room furniture (\$250), bedroom furniture (\$1000), TV (\$100), VCR and DVD (\$100), computer (\$400), printer/copier (\$400), desk and office furniture (\$500). At residence.		3,050.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Household goods - books (\$2000), audio and video tapes and disks (\$500), 20 dolls @ \$100, (\$2000). Paintings by debtor (\$500 for materials).		5,000.00
		Painting by Constantine Cherkas, gift to debtor's father from the artist. Similar paintings now sell for \$800-\$2000, but debtor believes it is worth \$5000.		5,000.00
6. Wearing apparel.		Clothing for self and mother.		400.00
7. Furs and jewelry.		Jewelry and watches for self and mother.		300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

Debtor(s)

(If known)

SECOND AMENDED SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Accounts receivable from Lightsource - pays net in 90 days. Payment for books sold in December, November, October 2011 were receivable at time of filing.		5,051.37
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Anticipated refund of 2011 income tax. Estimated based on 2010 refund of \$707.		700.00
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.		Publishing rights held by Norilana Books - Valued as replacement cost of capital invested. Itemized as follows: one-time payments for cover art: \$300, advance payments to editors/authors for anthology rights: \$3600, advances to author Tanith Lee: \$1900. Royalty rights for books written by debtor. 2011 total royalty income was \$3072.32, with promotion and advertising/distribution expenses of \$1121.46, net \$1950.86. Value to bankruptcy estate estimated as 6 months gross income.		5,800.00 1,536.16
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

SECOND AMENDED SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Motor vehicle - 1992 Jeep Cherokee with 220,000 miles. Driveable. Paint peeling, AC not working. Average condition for its age. Value estimated as NADA 1993 clean trade-in.		570.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Domestic pets - 2 cats@ \$10. Elderly, neutered, from animal shelter.		20.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				28,846.83

SECOND AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	CCCP § 703.140(b)(5)	23.00	23.00
Bank account - checking TD Bank #xxx840	CCCP § 703.140(b)(5)	1,334.84	1,344.84
Bank account - savings TD Bank #xxx271	CCCP § 703.140(b)(5)	4.00	4.00
Bank account - savings First Entertainment Credit Union #xxx526	CCCP § 703.140(b)(5)	47.46	47.46
Household goods - cookware, dishes, small appliances (\$200), kitchen table and chairs (\$100), living room furniture (\$250), bedroom furniture (\$1000), TV (\$100), VCR and DVD (\$100), computer (\$400), printer/copier (\$400), desk and office furniture (\$500). At residence.	CCCP § 703.140(b)(3)	3,050.00	3,050.00
Household goods - books (\$2000), audio and video tapes and disks (\$500), 20 dolls @ \$100, (\$2000). Paintings by debtor (\$500 for materials).	CCCP § 703.140(b)(3)	5,000.00	5,000.00
Painting by Constantine Cherkas, gift to debtor's father from the artist. Similar paintings now sell for \$800-\$2000, but debtor believes it is worth \$5000.	CCCP § 703.140(b)(5)	5,000.00	5,000.00
Clothing for self and mother.	CCCP § 703.140(b)(3)	400.00	400.00
Jewelry and watches for self and mother.	CCCP § 703.140(b)(4)	300.00	300.00
Accounts receivable from Lightsource - pays net in 90 days. Payment for books sold in December, November, October 2011 were receivable at time of filing.	CCCP § 703.140(b)(5)	5,051.37	5,051.37
Anticipated refund of 2011 income tax. Estimated based on 2010 refund of \$707.	CCCP § 703.140(b)(5)	700.00	700.00
Publishing rights held by Norilana Books - Valued as replacement cost of capital invested. Itemized as follows: one-time payments for cover art: \$300, advance payments to editors/authors for anthology rights: \$3600, advances to author Tanith Lee: \$1900.	CCCP § 703.140(b)(5)	5,800.00	5,800.00
Royalty rights for books written by debtor. 2011 total royalty income was \$3072.32, with promotion and advertising/distribution expenses of \$1121.46, net \$1950.86. Value to bankruptcy estate estimated as 6 months gross income.	CCCP § 703.140(b)(5)	1,536.16	1,536.16
Motor vehicle - 1992 Jeep Cherokee with 220,000 miles. Driveable. Paint peeling, AC not working. Average condition for its	CCCP § 703.140(b)(2)	570.00	570.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
age. Value estimated as NADA 1993 clean trade-in. Domestic pets - 2 cats@ \$10. Elderly, neutered, from animal shelter.	CCCP § 703.140(b)(3)	20.00	20.00

IN RE:

Case No. **12-10003**

Nazarian, Vera

Chapter **7**

Debtor(s)

SECOND AMENDED SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 28,846.83		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 158,064.27	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,356.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,973.00
TOTAL		15	\$ 28,846.83	\$ 158,064.27	

IN RE:Case No. **12-10003****Nazarian, Vera**Chapter **7**

Debtor(s)

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

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

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

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

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

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

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,356.00
Average Expenses (from Schedule J, Line 18)	\$ 2,973.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,473.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 158,064.27
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 158,064.27