B1 (Official Form 1)(4/10)								
United States Bankruptcy C Middle District of Alabama						Petition		
Name of Debtor (if individual, enter Last, First, Middle): Blackmon, Keith Allen					btor (Spouse ana Lorraii		Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the J maiden, and		n the last 8 years :	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)  xxx-xx-1622	ayer I.D. (ITIN) No./	Complete EIN	(if more	our digits of than one, state	all)	Individual-T	axpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, 102 Nottoway Blvd Dothan, AL	and State):	ZIP Code	Street 102		Joint Debtor	(No. and Stro	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Houston		36303		y of Reside uston	nce or of the	Principal Pla	ce of Business:	36303
Mailing Address of Debtor (if different from str	reet address):		Mailin	g Address	of Joint Debt	or (if differen	nt from street address):	
Location of Principal Assets of Business Debto (if different from street address above):	r	ZIP Code	<u>1</u>					ZIP Code
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business   Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)   Railroad   Stockbroker   Commodity Broker   Clearing Bank   Other		ization States	defined "incurr	the I er 7 er 9 er 11 er 12	Petition is Fil	busine	ecognition ding ecognition
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			otor is a snotor is not otor's aggraless than 5 applicable applicables applicables applicables of the source of th	a small busing regate nonconstant state of the plan with of the plan with a small busing a small busing regate nonconstant state of the plan with of the plan with state of the plan wi	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	lefined in 11 U ated debts (excl to adjustment		e years thereafter).
Statistical/Administrative Information *** CAMERON A. METCALF A  ■ Debtor estimates that funds will be available for distribution to unsecured credito  □ Debtor estimates that, after any exempt property is excluded and administrative e there will be no funds available for distribution to unsecured creditors.			tors.		) ***	THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	□ □ □ 1,000- 5,001- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets  Story	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion	. 4.4.00	M. Davida	_

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Blackmon, Keith Allen (This page must be completed and filed in every case) Blackmon, Lana Lorraine All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) 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. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)). Filed 05/24/10 Entered 05/24/10 14:39:01

B1 (Official Form 1)(4/10) Page 3 Name of Debtor(s): Voluntary Petition Blackmon, Keith Allen Blackmon, Lana Lorraine (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Keith Allen Blackmon Signature of Foreign Representative Signature of Debtor Keith Allen Blackmon X /s/ Lana Lorraine Blackmon Printed Name of Foreign Representative Signature of Joint Debtor Lana Lorraine Blackmon Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer May 24, 2010 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ CAMERON A. METCALF chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. CAMERON A. METCALF ASB-9874-E48C Official Form 19 is attached. Printed Name of Attorney for Debtor(s) ESPY, METCALF & ESPY, P.C. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 326 NORTH OATES STREET POST OFFICE DRAWER 6504 Social-Security number (If the bankrutpcy petition preparer is not DOTHAN, AL 36302-6504 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition

Address

334-793-6288 Fax: 334-712-1617

Telephone Number

May 24, 2010

Date

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

#### Signature of Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

Address

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

preparer.)(Required by 11 U.S.C. § 110.)

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

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

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

Dosc Main

ase 10-10954 Dec 1 Filed 05/24/10 Entered 05/24/10 14:39:01

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Middle District of Alabama

In re	Keith Allen Blackmon Lana Lorraine Blackmon		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

ianty of perjury that the information provided above is true and

Signature of Debtor: /s/ Keith Allen Blackmon

Keith Allen Blackmon

Date: May 24, 2010

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## United States Bankruptcy Court Middle District of Alabama

In re	Keith Allen Blackmon Lana Lorraine Blackmon		Case No.	
		Debtor(s)	Chapter	11
				-

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of periury that the information provided above is true and correct

Signature of Debtor: /s/ Lana Lorraine Blackmon
Lana Lorraine Blackmon

Date: May 24, 2010

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In re	Keith Allen Blackmon Lana Lorraine Blackmon		Case No.	
		Debtor(s)	Chapter	11

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	FIRST MORTGAGE ON COMMERCIAL PROPERTY \$241,700 & SECOND MORTGAGE ON RESIDENCE \$57,066.37		566,176.17 (298,766.37 secured)
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039	PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC		202,790.03
REGIONS BANK FLEXLINE P.O. BOX 216 BIRMINGHAM, AL 35201	REGIONS BANK FLEXLINE P.O. BOX 216 BIRMINGHAM, AL 35201	POSSIBLE PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC		49,666.42
SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC		45,699.62
PHEAA P O BOX 1463 HARRISBURG, PA 17105	PHEAA P O BOX 1463 HARRISBURG, PA 17105	STUDENT LOANS		34,812.05
SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC		25,170.00
BANK OF AMERICA BANKRUPTCY DEPT P O BOX 9000 GETZVILLE, NY 14068-9000	BANK OF AMERICA BANKRUPTCY DEPT P O BOX 9000 GETZVILLE, NY 14068-9000	CREDIT CARD USED IN BUSINESS		12,743.11

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Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288	USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288	2004 TOYOTA SEQUOIA 138K MILES		9,550.98 (7,000.00 secured)
CITI P O BOX 6500 SIOUX FALLS, SD 57117	CITI P O BOX 6500 SIOUX FALLS, SD 57117	CREDIT CARD USED IN BUSINESS	Unliquidated	1,323.55
USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288	USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288	2007 LEXUS IS460 48K MILES		38,053.03 (38,000.00 secured)
ANASTASIA RÉADY AKA SIGNS GALORE 2050 MONTGOMERY HWY DOTHAN, AL 36303-3217	ANASTASIA READY AKA SIGNS GALORE 2050 MONTGOMERY HWY DOTHAN, AL 36303-3217	LAWSUIT FOR POSSIBLE PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC	Contingent Unliquidated Disputed	1.00
STARLA MOSS MATTHEWS, REV. COMMISSIONER HOUSTON CTY P. O. DRAWER 6406 DOTHAN, AL 36302	STARLA MOSS MATTHEWS, REV. COMMISSIONER HOUSTON CTY P. O. DRAWER 6406 DOTHAN, AL 36302	AD VELOREM TAXES FOR 107 PROFESSSIONAL LANE, DOTHAN, AL	Contingent Unliquidated	1.00

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B4 (Official Form 4) (12/07) - Cont.				
	Keith Allen Blackmon			
In re	Lana Lorraine Blackmor			

Case No.
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Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, Keith Allen Blackmon and Lana Lorraine Blackmon, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	May 24, 2010 Signature		e /s/ Keith Allen Blackmon	
			Keith Allen Blackmon	
			Debtor	
Date	May 24, 2010	Signature	/s/ Lana Lorraine Blackmon	
		-	Lana Lorraine Blackmon	
			Ioint Debtor	

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

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In re	Keith Allen Blackmon,		Case No.	
	Lana Lorraine Blackmon			
_		Debtors	Chapter	11

# **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 must also 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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	841,100.00		
B - Personal Property	Yes	4	673,637.62		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		1,146,113.81	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		372,205.78	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			14,486.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			14,762.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	1,514,737.62		
			Total Liabilities	1,518,320.59	

Entered 05/24/10 14:39:01 Page 11 of 50

	Keith Allen Blackmon, Lana Lorraine Blackmon		Case No.	
-		Debtors	., Chapter	11
If	STATISTICAL SUMMARY OF CE			
а Т	<ul> <li>case under chapter 7, 11 or 13, you must report all in</li> <li>Check this box if you are an individual debtor verport any information here.</li> <li>This information is for statistical purposes only undummarize the following types of liabilities, as report</li> </ul>	nformation requested below.  whose debts are NOT primarily condended the	onsumer debts. You are not re	
Г	Type of Liability	Amount		
	Domestic Support Obligations (from Schedule E)			
	Taxes and Certain Other Debts Owed to Governmental Uni (from Schedule E)	its		
	Claims for Death or Personal Injury While Debtor Was Into (from Schedule E) (whether disputed or undisputed)	oxicated		
	Student Loan Obligations (from Schedule F)			
	Domestic Support, Separation Agreement, and Divorce De Obligations Not Reported on Schedule E	cree		
-	Obligations to Pension or Profit-Sharing, and Other Similar (from Schedule F)	r Obligations		
		TOTAL		
_	State the following:			
	Average Income (from Schedule I, Line 16)			
	Average Expenses (from Schedule J, Line 18)			
	Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
	State the following:			
	Total from Schedule D, "UNSECURED PORTION, IF A column	ANY"		
	Total from Schedule E, "AMOUNT ENTITLED TO PRI column	ORITY"		
	3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0		
١.	4. Total from Schedule F			
L	5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

1	***
111	16

Keith Allen Blackmon, Lana Lorraine Blackmon

Case No.		

#### **Debtors**

#### **SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
RESIDENCE LOCATED AT 102 NOTTOWAY BLVD, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	J	599,400.00	1,098,509.80
COMMERCIAL PROPERTY LOCATED AT 107 PROFESSIONAL LANE, DOTHAN, AL (TAX APPRAISAL)	FEE SIMPLE	Н	241,700.00	566,176.17

Sub-Total > 841,100.00 (Total of this page)

Total > 841,100.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)
Entered 05/24/10 14:39:01 Desc Main

Keith Allen Blackmon, Lana Lorraine Blackmon

Current Value of

Husband,

**Debtors** 

#### 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, 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	O N E	Description and Location of Property	Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		CASH (APPROX)	J	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		AMERITRADE MONEY MARKET #5125 (APPROX)	J	2,900.00
	shares in banks, savings and loan, thrift, building and loan, and	(	COMPASS BANK PERSONAL (APPROX)	J	12,000.00
	homestead associations, or credit unions, brokerage houses, or	(	COMPASS BANK (APPROX)	Н	1,200.00
	cooperatives.	(	COMPASS BANK (APPROX)	W	900.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS TO INCLUDE: GARAGE: freezer, (2) cabinets, shoe box, golf stand & clubs, tv, gas grill, ladder, wheel barrel, shoe rack, misc. tools & tool box, (5) bicycles, wireless router & cable modem; OUTSIDE: patio table & (4) chairs, patio sofa, (2) chairs, end table, (6) wicker chairs & (4) pots; DINING ROOM & FOYER: dining table, picture, server, (2) vases, (2) plants, foyer table, mirror & (2) sconces; MAIN FLOOR DEN: (2) sofas, table, chair, lamp, cente piece, picture, (2) sconces, (3) mirros & (9) access; MASTER: king bed, nightstand w/lamp, chair, (2) sofas armoir, (2) tvs, surround sound, dvd player, speakers, window treatments, (2) vanities, (2) mirrors & (2) pictures, STUDY: desk, sofa, clock, computer, printer, lamp & paper shredder; OTHER ROOMS: (3) beds, (3) nightstands w/lamps, computer, monitor, bunk beds, chest of drawers, hallway table, lamp & (2) clock radios; LAUNDRY: washer, dryer, vacuum, iron & linens; KITCHEN: (2) refrigerators, microwave, warming drawer, stove, ice machine, (2) dishwashers, dishes, pots, pans, silverware, toaster, surround sound station, kitchen table, (6) chairs, desk chair, clock, (2) tables w/lamps, (2) pictures, (2) access, tv/vcr combo & sectional sofa; BASEMENT: (6) barstools, pool table, (5) media chairs, sofa, projector, (2) tvs & tread mill	,	7,500.00

Sub-Total > 24,600.00 (Total of this page)

In re Keith Allen Blackmon, Lana Lorraine Blackmon

#### Debtors

# **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
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.	CLO	THING	J	2,500.00
7.	Furs and jewelry.	WED	DDING RINGS, TENNIS BRACELET & EARRINGS	J	10,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	AME	RITRADE IRA #1052	W	10,731.34
	other pension or profit sharing plans. Give particulars.	AME	RITRADE IRA #0799	Н	39,220.73
		AME	RITRADE IRA #1223	Н	4,388.39
		AME	RITRADE IRA #1466	W	3,618.23
		AME	RICAN FUNDS IRA #5523	J	840.77
		AME	RICAN FUNDS IRA #5672	J	840.77
		AME	RICAN FUNDS EDUCATION IRA #2200	J	15,715.05
		AME	RICAN FUNDS EDUCATION IRA #2199	J	11,679.06
		AME	RICAN FUNDS EDUCATION IRA #2198	J	4,905.50
		AME	RICAN FUNDS EDUCATION IRA #2197	J	12,297.78
		4011	( (APPROX)	Н	319,000.00
			(Total	Sub-Tot of this page)	al > 435,737.62

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re	Keith Allen Blackmon,
	Lana Lorraine Blackmon

Case No.

#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(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
			401K (APPROX)	W	160,000.00
ar	tock and interests in incorporated and unincorporated businesses. emize.		100% INTEREST IN FAMILY DENTAL CARE OF DOTHAN, PC (NO VALUE)	Н	0.00
	nterests in partnerships or joint entures. Itemize.	X			
ar	overnment and corporate bonds and other negotiable and connegotiable instruments.	Х			
16. A	accounts receivable.	Χ			
pı de	climony, maintenance, support, and roperty settlements to which the ebtor is or may be entitled. Give articulars.	X			
18. O in	Other liquidated debts owed to debtor acluding tax refunds. Give particulars.	X			
es ex de	quitable or future interests, life states, and rights or powers xercisable for the benefit of the ebtor other than those listed in chedule A - Real Property.	Х			
in de	contingent and noncontingent atterests in estate of a decedent, eath benefit plan, life insurance olicy, or trust.	Х			
cl ta de	other contingent and unliquidated laims of every nature, including ax refunds, counterclaims of the ebtor, and rights to setoff claims. Every estimated value of each.	Х			
in	atents, copyrights, and other tellectual property. Give articulars.	X			
ge	icenses, franchises, and other eneral intangibles. Give articulars.	Х			

160,000.00 Sub-Total > (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re	Keith Allen Blackmon,
	Lana Lorraine Blackmon

Case No.
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#### Debtors

# **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	2007	7 LEXUS IS460 48K MILES	J	38,000.00
other vehicles and accessories.	2004	4 TOYOTA SEQUOIA 138K MILES	J	7,000.00
	200	1 CHEVROLET TRUCK 135K MILES	J	4,000.00
26. Boats, motors, and accessories.	Χ			
27. Aircraft and accessories.	Χ			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Χ			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind	STC	PRAGE SHED	J	300.00
not already listed. Itemize.	CLU	IB MEMBERSHIP AT CLUB INTRAWEST	J	4,000.00

Sub-Total > 53,300.00 (Total of this page) Total > 673,637.62

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Keith Allen Blackmon, Lana Lorraine Blackmon

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

**Debtors** 

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	$$146,\!450$ . (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.)						
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Real Property RESIDENCE LOCATED AT 102 NOTTOWAY BLVD, DOTHAN, AL (TAX APPRAISAL)	Ala. Code §§ 6-10-2 Const. Art. X, § 205	10,000.00	599,400.00				
Household Goods and Furnishings HOUSEHOLD GOODS TO INCLUDE: GARAGE:	Ala. Code § 6-10-6	6,000.00	7,500.00				

freezer, (2) cabinets, shoe box, golf stand & clubs, tv, gas grill, ladder, wheel barrel, shoe rack, misc. tools & tool box, (5) bicycles, wireless router & cable modem; OUTSIDE: patio table & (4) chairs, patio sofa, (2) chairs, end table, (6) wicker chairs & (4) pots; DINING ROOM & FOYER: dining table, picture, server, (2) vases, (2) plants, foyer table, mirror & (2) sconces; MAIN FLOOR DEN: (2) sofas, table, chair, lamp, center piece, picture, (2) sconces, (3) mirros & (9) access; MASTER: king bed, nightstand w/lamp, chair, (2) sofas, armoir, (2) tvs, surround sound, dvd player, speakers, window treatments, (2) vanities, (2) mirrors & (2) pictures, STUDY: desk, sofa, clock, computer, printer, lamp & paper shredder; OTHER ROOMS: (3) beds, (3) nightstands w/lamps, computer, monitor, bunk beds, chest of drawers, hallway table, lamp & (2) clock radios; LAUNDRY: washer, dryer, vacuum, iron & linens; KITCHEN: (2) refrigerators, microwave, warming drawer, stove, ice machine, (2) dishwashers, dishes, pots, pans, silverware, toaster, surround sound station, kitchen table, (6) chairs, desk chair, clock, (2) tables w/lamps, (2) pictures, (2) access, tv/vcr combo & sectional sofa; BASEMENT: (6) barstools, pool table, (5) media chairs, sofa, projector, (2) tvs & tread mill

Wearing Apparel CLOTHING	Ala. Code §§ 6-10-6, 6-10-126	2,500.00	2,500.00							
<u>Furs and Jewelry</u> WEDDING RINGS, TENNIS BRACELET & EARRINGS	Ala. Code §§ 6-10-6, 6-10-126	10,000.00	10,000.00							
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans										
AMERITRADE IRA #1052	Ala. Code § 19-3B-508	10,731.34	10,731.34							
AMERITRADE IRA #0799	Ala. Code § 19-3B-508	39,220.73	39,220.73							
AMERITRADE IRA #1223	Ala. Code § 19-3B-508	4,388.39	4,388.39							
AMERITRADE IRA #1466	Ala. Code § 19-3B-508	3,618.23	3,618.23							
AMERICAN FUNDS IRA #5523	Ala. Code § 19-3B-508	840.77	840.77							
AMERICAN FUNDS IRA #5672	Ala. Code § 19-3B-508	840.77	840.77							

Keith Allen Blackmon, Lana Lorraine Blackmon

Case No.
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Debtors

# 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 Exemption
AMERICAN FUNDS EDUCATION IRA #2200	Ala. Code § 19-3B-508	15,715.05	15,715.05
AMERICAN FUNDS EDUCATION IRA #2199	Ala. Code § 19-3B-508	11,679.06	11,679.06
AMERICAN FUNDS EDUCATION IRA #2198	Ala. Code § 19-3B-508	4,905.50	4,905.50
AMERICAN FUNDS EDUCATION IRA #2197	Ala. Code § 19-3B-508	12,297.78	12,297.78
401K (APPROX)	Ala. Code § 19-3B-508	319,000.00	319,000.00
401K (APPROX)	Ala. Code § 19-3B-508	160,000.00	160,000.00

Total: 611,737.62 1,202,637.62

Keith Allen Blackmon, Lana Lorraine Blackmon

Case No.
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**Debtors** 

### 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.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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). 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 the 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 "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDAT	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			BUSINESS DEBT		E D			
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039		J	FIRST MORTGAGE ON COMMERCIAL PROPERTY \$241,700 & SECOND MORTGAGE ON RESIDENCE \$57,066.37					
			Value \$ 298,766.37				566,176.17	267,409.80
Account No. xxxxxx9533			FIRST MORTGAGE					
ASC AMERICAS SERVICING CO P O BOX 10388 DES MOINES, IA 50306-0388		J	RESIDENCE LOCATED AT 102 NOTTOWAY BLVD, DOTHAN, AL (TAX APPRAISAL)					
			Value \$ 599,400.00	1			532,333.63	0.00
Account No. xxxx4853			2007 LEXUS IS460 48K MILES					
USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288		J	V. I				00.050.00	50.00
Account No. xxxx6618	┝	╁	Value \$ 38,000.00 2004 TOYOTA SEQUOIA 138K MILES	┢	H	H	38,053.03	53.03
USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO, TX 78288		J						
	L		Value \$ 7,000.00			Щ	9,550.98	2,550.98
O continuation sheets attached Subtotal (Total of this page)						1,146,113.81	270,013.81	
Total 1,146,113.81 (Report on Summary of Schedules)						270,013.81		

Keith Allen Blackmon, Lana Lorraine Blackmon

Debtors

#### 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. Use a separate continuation sheet for each type of priority and label each with the type of priority.

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 a minor child is a creditor, 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).

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 the 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 "Subtotals" 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. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ 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)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ 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 trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned 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).
☐ 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)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* 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)(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 Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Keith Allen Blackmon, In re Lana Lorraine Blackmon

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME,	CO	Нι	sband, Wife, Joint, or Community	CO	U	- О		AMOUNT NOT
AND MAILING ADDRESS	Ď	Н	DATE CLAIM WAS INCURRED	N T	ŀ	S	AMOUNT	ENTITLED TO PRIORITY, IF ANY
INCLUDING ZIP CODE,	B	W	AND CONSIDERATION FOR CLAIM		Q U	U	OF CLAIM	
AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C		NG ENT	Ĭ D	ΙEΙ		AMOUNT ENTITLED TO
	Ľ	L		Ψ̈́	Ā			PRIORITY
Account No.			AD VELOREM TAXES FOR 107	Ι΄	Ė			
OTABLA MOCO MATTUEWO			PROFESSSIONAL LANE, DOTHAN, AL	$\vdash$	۲	Н		ı İ
STARLA MOSS MATTHEWS, REV. COMMISSIONER HOUSTON CTY								0.00
P. O. DRAWER 6406								
DOTHAN, AL 36302		IJ		١×	X			
,								
							1.00	1.00
Account No.								
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Account No.								
								ı
Account No.								
								ı İ
								<u> </u>
Account No.								
								ı İ
Sheet 1 of 1 continuation sheets attac	che	d to		Sub	tota	1		0.00
Schedule of Creditors Holding Unsecured Prior				his	pag	ge)	1.00	1.00
<b>5</b>	,			Т	ota	ıl		0.00
			(Report on Summary of So				1.00	1.00

Filed 05/24/10

In	re

Keith Allen Blackmon, Lana Lorraine Blackmon

Case No.
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**Debtors** 

## 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. If a minor child is a creditor, 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). 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 the 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 and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME,	Ç	Н	usband, Wife, Joint, or Community	C	U		5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE		LIQUID	)   G	J   Γ	AMOUNT OF CLAIM
Account No. xxx8-102			PERSONAL LIABILITY ON DEBT OF ALL SIGNS		Ϊ́Ε		Ī	
AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039		Н	FROM ABOVE, LLC		D			202,790.03
Account No. xx-x5-274		$\perp$	LAWSUIT FOR POSSIBLE PERSONAL		+	$\dagger$	$\dashv$	
ANASTASIA READY AKA SIGNS GALORE 2050 MONTGOMERY HWY DOTHAN, AL 36303-3217		Н	LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC	×	( x		×	
Account No. xxxx-xxxx-5656			CREDIT CARD USED IN BUSINESS		+	1	4	1.00
BANK OF AMERICA BANKRUPTCY DEPT P O BOX 9000 GETZVILLE, NY 14068-9000		Н						12,743.11
Account No. xxxx-xxxx-3546		-	CREDIT CARD USED IN BUSINESS	<u> </u>	+	+	$\frac{1}{1}$	12,740.11
CITI P O BOX 6500 SIOUX FALLS, SD 57117		H			×			1,323.55
							4	1,323.55
_1 continuation sheets attached			(Total of	Sub this				216,857.69

In re	Keith Allen Blackmon,	Case No.
	Lana Lorraine Blackmon	

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

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	usband, Wife, Joint, or Community	CON	U N L	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M	CONSIDERATION FOR CLAIM. IF CLAIM	TINGEN	QU <sub>I</sub>	PUTED	AMOUNT OF CLAIM
Account No.			STUDENT LOANS	T	T E D		
PHEAA P O BOX 1463 HARRISBURG, PA 17105		Н					34,812.05
Account No. xxxxxxxxxxxx7758	t	T	POSSIBLE PERSONAL LIABILITY ON DEBT OF	H	_	H	
REGIONS BANK FLEXLINE P.O. BOX 216 BIRMINGHAM, AL 35201		Н	ALL SIGNS FROM ABOVE, LLC				
							49,666.42
Account No. xxxxxxxx7101  SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302		Н	PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC				
							45,699.62
Account No. xxxxxxxx2781  SUNSOUTH BANK P.O. BOX 1910 DOTHAN, AL 36302	-	Н	PERSONAL LIABILITY ON DEBT OF ALL SIGNS FROM ABOVE, LLC				25 170 00
A coopert No	_			╀			25,170.00
Account No.							
Sheet no1 of _1 sheets attached to Schedule of		•		Subt			155,348.09
Creditors Holding Unsecured Nonpriority Claims			(Total of t				,
			(Report on Summary of Sc		ota lule		372,205.78

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Desc Main Best Case Bankruptcy

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Keith Allen Blackmon, Lana Lorraine Blackmon

Debtors

# 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. If a minor child is a party to one of the leases or contracts, 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).

☐ 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.
AMERICAN SELF STORAGE	STORAGE UNIT (CONTENTS: (W) MOTHER'S PIANO, OLD PATIENT FILES & CHRISTMAS DECORATIONS) (ASSUME)
SYNERGY	(W) HAS A ONE YEAR CONTRACT FOR USE OF GYM (ASSUME)

1	n	re

Keith Allen Blackmon, Lana Lorraine Blackmon

**Debtors** 

#### **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. 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 eight 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Keith Allen Blackmon
In re	Lana Lorraine Blackmon

Debtor(s)

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

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

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
Sector & Francis Status.	RELATIONSHIP(S):	AGE(S	):		
Married	DAUGHTER	1			
Ivianieu	DAUGHTER	1:	3		
	DAUGHTER	1:	5		
Employment:	DEBTOR		SPOUSE		
Occupation D	ENTIST				
Name of Employer F.	AMILY DENTAL CARE OF DOTHAN PC	FAMILY DEN	NTAL CARE OF D	OTHA	N PC
How long employed 18	8 YEARS	10 YEARS			
Address of Employer 10	07 PROFESSIONAL LN	107 PROFES	SSIONAL LN		
	OTHAN, AL 36303-3875	DOTHAN, AI	_ 36303-3875		
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	17,948.02	\$ _	1,489.80
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	17,948.02	\$ _	1,489.80
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ity	\$	3,897.18	\$	113.97
b. Insurance		\$	0.00	\$ <b>-</b>	0.00
c. Union dues		\$	0.00	\$ <del>-</del>	0.00
d. Other (Specify): 401K		\$	1,484.17	\$ <del>-</del>	1,375.83
a. other (openity)		\$	0.00	<u> </u>	0.00
		<u> </u>		· —	
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$	5,381.35	\$	1,489.80
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	12,566.67	\$	0.00
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed states	ment) \$	0.00	\$	0.00
8. Income from real property	,	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	payments payable to the debtor for the debtor's use	or that of		_	
dependents listed above		\$	0.00	\$	0.00
11. Social security or government assi	stance			<u>-</u>	
(Specify):		\$	0.00	\$ _	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income					
(Specify): See Detailed Inc	come Attachment	\$	1,920.00	\$_	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	1,920.00	\$	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	14,486.67	\$_	0.00
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	14,48	6.67
	(Domout al	 	of Schedules and i	c 1:	1.1

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re	Keith Allen Blackmon Lana Lorraine Blackmon		Case No.	
		Debtor(s)		

 $\frac{SCHEDULE\ I-CURRENT\ INCOME\ OF\ INDIVIDUAL\ DEBTOR(S)}{Detailed\ Income\ Attachment}$ 

## **Other Monthly Income:**

CHILD#1 NET INCOME INTO HOUSEHOLD	\$ 640.00	\$ 0.00
CHILD#2 NET INCOME INTO HOUSEHOLD	\$ 640.00	\$ 0.00
CHILD#3 NET INCOME INTO HOUSEHOLD	\$ 640.00	\$ 0.00
<b>Total Other Monthly Income</b>	\$ 1,920.00	\$ 0.00

Keith	Allen Blackmon
Lana	Lorraine Blackmon

Case No.	
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Debtor(s)

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

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and deb expenditures labeled "Spouse."	tor's spouse maintains	a separate household. Cor	nplete a separat	e schedule of
1. Rent or home mortgage payment (include lot rente	ed for mobile home)		\$	3,938.00
a. Are real estate taxes included?		No X		
b. Is property insurance included?	Yes Yes	$\frac{\text{No} \ X}{\text{No} \ X}$		
2. Utilities: a. Electricity and heating fuel		<del></del>	\$	450.00
b. Water and sewer			\$	10.00
c. Telephone			\$	55.00
d. Other See Detailed Expense A	Attachment		\$	162.00
3. Home maintenance (repairs and upkeep)			\$	200.00
4. Food			\$	2,000.00
5. Clothing			\$	400.00
6. Laundry and dry cleaning			\$	0.00
7. Medical and dental expenses			\$	250.00
8. Transportation (not including car payments)			\$	450.00
9. Recreation, clubs and entertainment, newspapers,	magazines, etc.		\$	250.00
10. Charitable contributions			\$	1,100.00
11. Insurance (not deducted from wages or included	in home mortgage pay	yments)		
a. Homeowner's or renter's			\$	40.00
b. Life			\$	693.00
c. Health			\$	0.00
d. Auto			\$	131.00
e. Other			\$	0.00
12. Taxes (not deducted from wages or included in h	nome mortgage payme	nts)		
(Specify)		,	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13	cases, do not list payr	nents to be included in the	· -	
plan)	, 1 3			
a. Auto			\$	0.00
b. Other AMERIS BANK (COMM	ERCIAL BUILDING)		\$	3,873.00
c. Other	·		\$	0.00
14. Alimony, maintenance, and support paid to other	rs		\$	0.00
15. Payments for support of additional dependents n			\$	0.00
16. Regular expenses from operation of business, pro			\$	0.00
17. Other TUITION			\$	760.00
Other			\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total line if applicable, on the Statistical Summary of Certain l			nd, \$	14,762.00
<ul><li>19. Describe any increase or decrease in expenditure following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME</li></ul>		,		
a. Average monthly income from Line 15 of Scheo	dule I		\$	14,486.67
b. Average monthly expenses from Line 18 above			\$	14,762.00
c. Monthly net income (a. minus b.)			\$	-275.33

Keith Allen Blackmon
In re Lana Lorraine Blackmon

	Case No.	

Debtor(s)

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

# **Detailed Expense Attachment**

Other Utility E	xpenditures:
-----------------	--------------

CABLE	\$ 132.00
GAS	\$ 30.00
Total Other Utility Expenditures	\$ 162.00

	Keith Allen Blackmon				
In re	Lana Lorraine Blackmon		Case No.		
		Debtor(s)	Chapter	11	

ART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MON	NTHS:		
1. Gross Income For 12 Months Prior to Filing:	\$	0.00	
ART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY	Y INCOME:		
2. Gross Monthly Income		\$	0.00
ART C - ESTIMATED FUTURE MONTHLY EXPENSES:			
3. Net Employee Payroll (Other Than Debtor)	\$	0.00	
4. Payroll Taxes		0.00	
5. Unemployment Taxes		0.00	
6. Worker's Compensation		0.00	
7. Other Taxes		0.00	
8. Inventory Purchases (Including raw materials)		0.00	
9. Purchase of Feed/Fertilizer/Seed/Spray		0.00	
10. Rent (Other than debtor's principal residence)		0.00	
11. Utilities		0.00	
12. Office Expenses and Supplies		0.00	
13. Repairs and Maintenance		0.00	
14. Vehicle Expenses		0.00	
15. Travel and Entertainment		0.00	
16. Equipment Rental and Leases		0.00	
17. Legal/Accounting/Other Professional Fees		0.00	
18. Insurance		0.00	
19. Employee Benefits (e.g., pension, medical, etc.)		0.00	
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-l	Petition Business Debts (Specify):		
DESCRIPTION	TOTAL		
21. Other (Specify):			
DESCRIPTION	TOTAL		
22. Total Monthly Expenses (Add items 3-21)		\$	0.00
ART D - ESTIMATED AVERAGE NET MONTHLY INCOME:			
23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)		\$	0.00

In re	Keith Allen Blackmon Lana Lorraine Blackmon		Case No.	
		Debtor(s)	Chapter	11

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	20
Date	May 24, 2010	Signature	/s/ Keith Allen Blackmon Keith Allen Blackmon Debtor	
Date	May 24, 2010	Signature	/s/ Lana Lorraine Blackmon Lana Lorraine Blackmon Joint Debtor	

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

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_	Keith Allen Blackmon			
In re	Lana Lorraine Blackmon		Case No.	
•		Debtor(s)	Chapter	11

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

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

#### 1. Income from employment or operation of business

Ν	one
	_

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$49,648.06	2010 YTD: Husband FAMILY DENTAL CARE OF DOTHAN PC
\$171,733.51	2009: Husband FAMILY DENTAL CARE OF DOTHAN PC
\$5,623.38	2010 YTD: Wife FAMILY DENTAL CARE OF DOTHAN PC
\$20,982.55	2009: Wife FAMILY DENTAL CARE OF DOTHAN PC
\$261,270.00	2008: Both FAMILY DENTAL CARE OF DOTHAN PC

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#### 2. Income other than from employment or operation of business

None П

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** 

\$5,862.00 2008: Both Tax Refund

#### 3. Payments to creditors

None

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

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

> DATES OF PAYMENTS/

**AMOUNT** PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**OWING TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 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 SIGNS GALORE INC V. KEITH A. BLACKMON V. ANASTASIA READY CV-05-274

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION CIRCUIT COURT HOUSTON COUNTY, ALABAMA

STATUS OR DISPOSITION **PENDING** 

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

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 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 REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 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

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

#### 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 ONLY CHURCH TITHES & GIFTS RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 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 the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE CAMERON A. METCALF, P.C.(MET004) ATTORNEY AT LAW **P.O. DRAWER 6504** DOTHAN, AL 36302

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR (PLEASE SEE STATEMENT OF **ATTORNEY PURSUANT TO RULE** 2016(b) ATTACHED HERETO.)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$200 ON 3/12/10

205 N 20TH ST - FRANK NELSON BLDG **STE 600** BIRMINGHAM, AL 35203

CREDIT COUNSELING

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED

SOLD 2005 MERCEDES E500 FOR FMV \$16.500 -**NON-RELATIVE** 3/2010

USED MONIES TO PAY OFF LIEN TO USAA FEDERAL SAVINGS BANK - CLEARED \$1600

\$35.00

NON-RELATIVE 2009 DEBTOR TRANSFERRED INTEREST IN BILL

BLACK PROPERTIES, LLC DUE TO CAPITAL

CALL

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None П

AMERIS BANK

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN, AL 36303-3039

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE CHRISTMAS CLUB ACCOUNT

AMOUNT AND DATE OF SALE OR CLOSING \$1496.26 AT CLOSING CLOSED MAY 4, 2010

APPROX. \$3300 (3) CHECKING ACCOUNTS CLOSED 5/2010

## 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

#### 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

## 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 JANET DULANEY MARIANNA, FL DESCRIPTION AND VALUE OF PROPERTY MOTHER'S PIANO & OTHER FURNISHINGS (BEDROOM SUITE, COUCH & LOVE SEAT)

LOCATION OF PROPERTY DEBTORS' POSSESSION

#### 15. Prior address of debtor

None

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

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

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

NAME

#### 17. Environmental Information.

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

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

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

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

None

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

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SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF SITE NAME AND ADDRESS

DATE OF NOTICE

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT LAW

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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None П

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

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

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

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NAME **FAMILY DENTAL** 

63-1240191

107 PROFESSIONAL LN DOTHAN, AL 36303-3875 NATURE OF BUSINESS **DENTAL OFFICE** 

**BEGINNING AND ENDING DATES** 1/21/2000 - PRESENT

2003 - 9/2007

20-0265848

ABOVE LLC

PC

SIGN COMPANY - THIS

COMPANY FILED A CHPATER 7 **BANKRUTPCY ON** 9/29/2008 CASE NO.

08-11562

BILL BLACK PROPERTIES, LLC

CARE OF DOTHAN

ALL SIGNS FROM

2009

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

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.

**ADDRESS** NAME

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

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, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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 six years 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 six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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	May 24, 2010	Signature	/s/ Keith Allen Blackmon	
			Keith Allen Blackmon	
			Debtor	
Date	May 24, 2010	Signature	/s/ Lana Lorraine Blackmon	
		-	Lana Lorraine Blackmon	
			Joint Debtor	

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 Middle District of Alabama

In r		Keith Allen Bla Lana Lorraine				C	ase No.		
					Debtor(s)	C	hapter	11	
	D		SCLOSURE OF C					. ,	116 141
1.	comp	pensation paid to	S.C. § 329(a) and Bank o me within one year befolf of the debtor(s) in conte	ore the filing of the	petition in bankruj	ptcy, or agreed	to be pai	d to me, for service	
		· ·	es, I have agreed to accep					10,000.00	
		Prior to the filir	ng of this statement I have	e received		\$		10,000.00	
		Balance Due				\$		0.00	
2.	The	source of the co	mpensation paid to me wa	as:					
		☐ Debtor	Other (specify):		ID IN AN INITIAL NG FEE APPLIC				
3.	The	source of compe	ensation to be paid to me	is:					
		Debtor	☐ Other (specify):						
4.	<b>■</b> ]	I have not agreed	d to share the above-discl	osed compensation	with any other pers	son unless they	are mem	bers and associates	of my law firm.
			share the above-disclosed ement, together with a list						y law firm. A
5.	In re	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	b. P c. R	Preparation and f	ebtor's financial situation, filing of any petition, sche f the debtor at the meeting as needed!	edules, statement of	affairs and plan wh	nich may be req	uired;	-	nkruptcy;
	[	Negotiatio agreemen	ns with secured credito ts and applications as r household goods.						
		Judicial lie for relief fr	en avoidances to the ex com stay.	tent such liens are	e brought to attor	ney's attentior	before	filing; and defens	se of motions
5.	Вуа		he debtor(s), the above-ditation of the debtors in a				ary proc	eeding.	
			en avoidances to the ex or relief from stay beyon			attorney's atter	ntion bef	ore filing; and, de	efense of
				CERT	TIFICATION				
this		tify that the fore	egoing is a complete statering.	ment of any agreeme	ent or arrangement	for payment to	me for re	epresentation of the	debtor(s) in
Date	ed:	May 24, 2010			/s/ CAMERON	A. METCALF			
		, = ., <b>=</b> 010			CAMERON A. I	METCALF AS		E48C	
					ESPY, METCA 326 NORTH O				
					POST OFFICE				
					DOTHAN, AL 3	6302-6504			
					334-793-6288	Fax: 334-712	-1617		

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF ALABAMA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court**Middle District of Alabama

	Keith Alien Blackmon			
In re	Lana Lorraine Blackmon		Case No.	
		Deb	cor(s) Chapter	11
			O CONSUMER DEBTOI BANKRUPTCY CODE	R(S)
Code.	I (We), the debtor(s), affirm that I (we) ha	Certification (ave received and rea	.1 2 00001	by § 342(b) of the Bankruptcy
	Allen Blackmon Lorraine Blackmon	X	/s/ Keith Allen Blackmon	May 24, 2010
Printe	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case 1	No. (if known)	X	/s/ Lana Lorraine Blackmon	May 24, 2010
			Signature of Joint Debtor (if any	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Middle District of Alabama

In re	Lana Lorraine Blackmon		Case No.	
		Debtor(s)	Chapter	11
	VER	RIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtors hereby verify	that the attached list of creditors is true and co	orrect to the best of	of their knowledge.
Date:	May 24, 2010	/s/ Keith Allen Blackmon		
		Keith Allen Blackmon		
		Signature of Debtor		
Date:	May 24, 2010	/s/ Lana Lorraine Blackmon		
		Lana Lorraine Blackmon		
		Signature of Debtor		

Keith Allen Blackmon

KEITH ALLEN BLACKMON 102 NOTTOWAY BLVD DOTHAN AL 36303

LANA LORRAINE BLACKMON 102 NOTTOWAY BLVD DOTHAN AL 36303

AMERIS BANK 3299 ROSS CLARK CIRCLE NW DOTHAN AL 36303-3039

ANASTASIA READY AKA SIGNS GALORE 2050 MONTGOMERY HWY DOTHAN AL 36303-3217

ASC AMERICAS SERVICING CO P O BOX 10388 DES MOINES IA 50306-0388

BANK OF AMERICA BANKRUPTCY DEPT P O BOX 9000 GETZVILLE NY 14068-9000

CITI P O BOX 6500 SIOUX FALLS SD 57117

PHEAA P O BOX 1463 HARRISBURG PA 17105

REGIONS BANK FLEXLINE P.O. BOX 216 BIRMINGHAM AL 35201 STARLA MOSS MATTHEWS, REV. COMMISSIONER HOUSTON CTY P. O. DRAWER 6406 DOTHAN AL 36302

SUNSOUTH BANK P.O. BOX 1910 DOTHAN AL 36302

USAA FEDERAL SAVINGS BANK 10750 MCDERMOTT FREEWAY SAN ANTONIO TX 78288

## **B22B** (Official Form 22B) (Chapter 11) (01/08)

	Keith Allen Blackmon
-	
In re	Lana Lorraine Blackmon
	Debtor(s)
Case Nu	mber:
	(If known)

## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. CALCULATION OF CURRENT MONTHLY IN	COM	<b>1E</b>			
1	Marital/filing status. Check the box that applies and complete the balance of this part of this status. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.  c. ■ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B	0.		for Li	nes 2 <b>.</b> 10	
	All figures must reflect average monthly income received from all sources, derived during the si calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A  Debtor's Income		Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$	0.00	
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter number less than zero.    Debtor   Spouse	a 0				
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.0	_				
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.0	
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.    Debtor   Spouse		0.00	\$	0.0	
5	Interest, dividends, and royalties.	\$	0.00	\$	0.0	
6	Pension and retirement income.	\$	0.00	\$	0.0	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$	0.00	\$	0.0	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ 0.00 Spouse \$ 0.00		0.00	\$	0.0	
9	Income from all other sources. Specify source and amount. If necessary, list additional source on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.    Debtor   Spouse	3	0.00		0.0	
			0.00	φ	0.0	
	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is					

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11		y income. If Column B has been not enter the total. If Column B has A.			0.00			
	Part II. VERIFICATION							
	I declare under penalty must sign.)  Date:	y of perjury that the information  May 24, 2010	•	rue and correct. (If this is a joint  /s/ Keith Allen Blackmon  Keith Allen Blackmon	case, both debtors			
12	Date:	May 24, 2010	Signature	(Debtor)  /s/ Lana Lorraine Blackmon  Lana Lorraine Blackmon  (Joint Debtor, if any	)			